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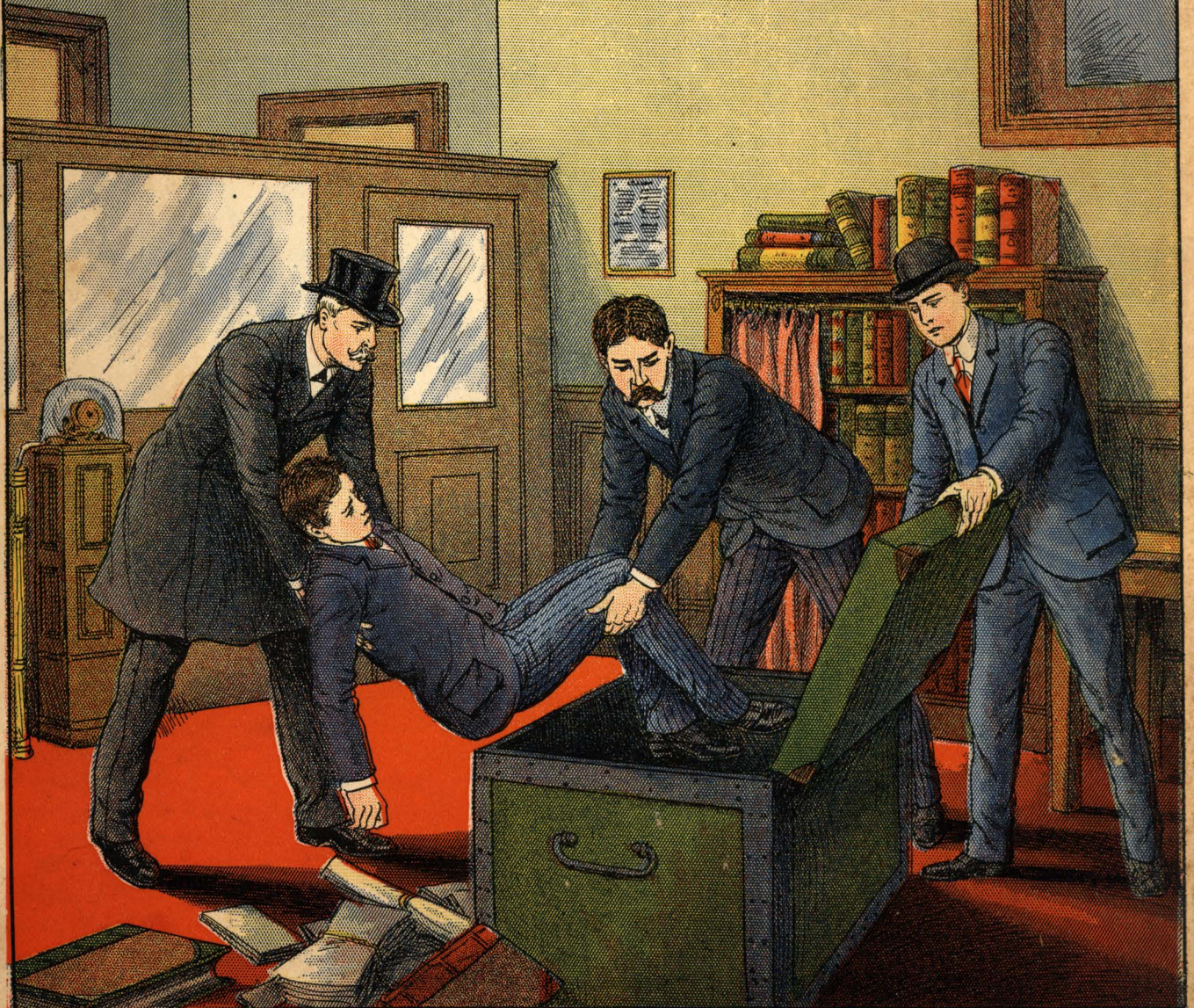
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FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

MONEY TO BURN;
OR, THE SHREWDEST BOY IN WALL STREET.

By A SELF-MADE MAN.



"What shall we do with him?" asked Spicer. Bristow pointed at the iron-bound chest. While Oscar Lovett held the lid open the two men lifted the unconscious boy into the box. Then the cover was slammed down upon him.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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MONEY TO BURN

OR,

THE SHREWDEST BOY IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.

BOB HOWARD SPOILS A HOLD-UP.

"What's that?" exclaimed Bob Howard. "I believe someone is in trouble."

It was close on to midnight, and Bob, who had been visiting a friend in Brooklyn, was returning to his home in the upper part of Harlem.

He had left a subway train at the 135th and Lenox Avenue station, and had arrived at the corner of Seventh Avenue, on his way westward, when his sharp ears were saluted by a cry for help that brought him to a sudden standstill.

He looked up Seventh Avenue, in the direction whence the cry had come, and saw two apparently well-dressed men struggling with a third, under the glare of a gas lamp.

"Looks like a hold-up," thought Bob. "I'll have to go to that man's assistance before he's knocked out."

Most persons, in Bob's place, would have thought twice before butting into an affair that promised trouble for the interferer.

That's one of the reasons why the midnight thug so often has things his own way.

A policeman is not always within hailing distance, and the average citizen is endowed with a large bump of caution.

Bob, however, was built differently.

He had good nerve, and was plucky to a degree.

Besides, being a master in the art of self-defence, he had a great deal of confidence in his ability to hold his own in a mix-up.

He had a considerable amount of chivalry in his nature, too, which prompted him to take the part of the weaker side.

Therefore he started for the struggling trio on the run, just as one of the men raised some kind of weapon in the air and brought it down on the head of the person he and his companion were assaulting.

Whatever the thing was, it crashed through the victim's derby hat, and, coming into contact with his skull, stretched him motionless at the foot of the lamp-post.

The two aggressors immediately threw themselves upon the insensible man and began hurriedly to rifle his pockets.

It was at this point that Bob made a spring from the soft earth of the street, which had deadened his approaching footsteps, upon the curbstone, and reached out for the kneeling man nearest him.

His companion glanced up, and seeing the boy, who, being stout and tall for his years, might easily have been taken for a smooth-faced man in the gloom, uttered a cry of warning, started to his feet, and made off up the street.

Bob had caught a fair glimpse of his face, and was surprised at his prosperous appearance, which belied the crooked work he was engaged in.

The other man also sprang up with something white

in his hand, which he had just taken from the stricken person on the sidewalk, and made an effort to fly, too.

He, also, was well dressed, and wore a moustache and a silk hat.

Bob, however, got a grip on the corner of his cape overcoat.

"Hold on!" he cried. "Not so fast!"

The man, with a smothered imprecation, struck at Bob.

The boy ward off the blow and let out with his right fist.

Swat!

The gentlemanly-looking rascal staggered backward, his silk hat fell to the walk, and the paper fluttered into the gutter.

Then, taking advantage of the fact that Bob had lost his grip on his cape, the man, without stopping to recover his hat, started up the avenue as hard as he could run.

Bob made no effort to pursue him, but turned his attention to the unconscious victim of the cowardly assault.

His dented hat lay beside him, but there was no wound on his head, only a small lump, which Bob felt with his fingers as he parted his hair.

"He got off easy," thought the boy. "It must have been a glancing blow, and his derby broke the force of it, anyway."

Even as he spoke the gentleman began to revive.

He raised himself on his elbow and looked somewhat wildly about.

"What's the matter?" he asked, in a puzzled tone. "What has happened to me?"

"Why, you were assaulted by two men," said Bob, "and——"

"Yes, yes; I recollect now. The rascals! They got away, I suppose?"

"They did, though I handed one of them a stiff tap in the jaw that I bet he'll remember for an hour or longer."

"Then you saved me from being robbed," said the gentleman, allowing Bob to help him on his feet.

"I hope so. They were both going through your clothes when I came up. I don't know whether they got anything or not. Your diamond scarfpin and your watchchain——"

"That isn't what they were after," replied the gentleman, as Bob picked up his derby and tried to straighten it out.

"No?" replied the boy, in some surprise. "What else?"

"A valuable paper."

"Then you know them?"

"I know one of them. Although I have not fancied him for years, I did not dream until to-night that he has the instincts of a scoundrel. That dent looks as if it might have been made by a slungshot," said the gentleman, examining the break in his hat.

"That's what it does. I was a little distance away when I saw the chap with the silk hat hit you with some kind of a weapon. You went down like a shot, and I thought he had killed you."

"Well, I am very much obliged to you for coming to my aid, young man."

"Don't mention it, sir. You are welcome."

"What is your name?"

"Robert Howard."

"You're a bright-looking lad, and I sha'n't forget the obligation you have placed me under."

"I hope you won't worry about that, sir," replied Bob, with a cheerful smile.

"You live in this neighborhood, I suppose," said the gentleman, beginning to feel in his pockets, probably to find out if any of his property was missing.

"Yes, sir. I live at No. —— 136th Street, corner of Eighth Avenue."

"The scoundrels!" cried the gentleman. "They succeeded in getting what they were after!"

"What was that, sir?"

"A paper of considerable importance to one of them."

"A paper!"

Bob suddenly remembered that a paper had fallen from the hand of the man he struck.

He immediately looked around on the sidewalk.

At first he saw nothing of that nature in sight.

Then, as his eyes took in the gutter, he saw a paper lying there.

He picked it up.

"It isn't this, is it, sir?" he inquired.

The gentleman seized it eagerly, unfolded and examined it by the light of the gas lamp.

"That's the document," he replied, in a tone of satisfaction. "Where was it?"

"In the gutter. I saw it drop from the man with the silk hat."

"He was Bristow! Thanks to you, my lad, they missed their mark to-night. Will you walk with me as far as my apartments? It is only a step."

"Certainly, sir," replied Bob, cheerfully.

"I should like you to call and see me to-morrow evening, if you will, Howard. By the way, I haven't introduced myself. My name is Warren Boyd."

"Warren Boyd!" exclaimed Bob. "Are you the big Wall Street operator, with an office in the Barnum Building?"

"I am that gentleman. You have heard of me before, then?"

"Often. I was employed for two years as messenger for Hicks & Harley, at No. —— Broad Street, until last week, when the firm was so badly squeezed in the slump of Utah Southern that it went to the wall, and all of the employees lost their jobs."

"Indeed!" replied Mr. Boyd, with some interest. "Then you are thoroughly acquainted with Wall Street and the methods down there?"

"Yes, sir."

"You say you are out of a situation?"

"Yes, sir; and I feel like a lost sheep."

"My messenger boy resigned yesterday. Would you like to have the place?"

"Yes, sir; very much," replied Bob, eagerly.

"Then it's yours. Call at my office at ten in the morning, and I will introduce you to the duties of your new position."

"Thank you, sir. I'll be on hand, you may be sure."

Bob parted from Mr. Boyd at the entrance to a swell apartment house on the avenue, and hurried homeward, feeling like a bird.

CHAPTER II.

BOB GOES TO WORK FOR WARREN BOYD.

Bob Howard was just seventeen, and as bright as a new steel trap.

He lived with his widowed mother, sixteen-year-old sister and younger brother in the top flat of one of the corner houses of Eighth Avenue and 136th Street.

After working two years in Wall Street he had just lost his position, as he had explained to Mr. Boyd, through the failure of the firm that had employed him.

He was a prime favorite with all the brokers who were acquainted with him, and would not have been long out of a job if he hadn't caught on with the millionaire operator of the Barnum Building.

His sister was employed as stenographer and bookkeeper for a Broadway manufacturing establishment, while his younger brother attended the public school.

Hicks & Harley were paying him \$7 a week when the firm collapsed, and he had turned \$5.50 of this into the house.

That was just about enough to pay the balance of monthly rent of the flat.

The loss of that amount of income would have proved a serious matter to the little family if he hadn't secured another situation within a short time.

That was why Bob whistled joyfully as he continued on his way home, for he had good news to impart to his mother and sister next morning.

Promptly at ten o'clock Bob entered the reception-room of Warren Boyd's office in the Barnum Building next morning.

To a clerk who asked his business, he said he had been told by Mr. Boyd the night previous to call at ten o'clock.

"Take a seat, then," said the clerk. "Mr. Boyd hasn't arrived yet, but ought to be here any moment."

So Bob sat down and waited for the big operator to show up.

He did not have long to wait, for Mr. Boyd came in shortly.

He recognized his young visitor at once, and invited him into his private room.

"Glad to see you, young man," he said, genially. "I suppose you are prepared to take hold at once?"

"Yes, sir," replied Bob, promptly.

"You say you were employed by Hicks & Harley until that firm went to the wall the other day?"

"Yes, sir."

"How long did you work for them?"

"Two years and three months."

"And before that?"

"I was attending High School; but the sudden death of my father compelled me to leave in order to do something to help support the family."

"I see."

"I have a recommendation from Mr. Hicks," continued the boy, putting his hand into his jacket pocket.

"It isn't necessary for you to show it, Bob—I shall call you Bob hereafter—what you did for me last night is a sufficient recommendation; in fact, the best you could have. I feel myself under very great obligations to you, and am much pleased to be able to put a situation in your way just when you need one. You look bright and smart, and I have little doubt that you will fill the bill to my complete satisfaction."

"It won't be my fault if I don't, sir."

"Now, one thing I want to impress strongly on your mind, and that is absolute secrecy as to whatever you see or hear in this office. I don't say this because I have any doubt as to your loyalty to your employer, but because I wish to warn you that you are likely to be approached with bribes by persons who are anxious to find out any crumb of information that you might accidentally pick up. It is very important to my interests that I can place thorough confidence in my employees, for matters of vital consequence frequently originate in this office, and should any hint of their import become prematurely known on the outside it might lead to the failure of, or a large financial loss to, interests identified with my own. I had to call for the immediate resignation of your predecessor because I had good reason to suspect that he had yielded to temptation."

"You need have no fear of me on that account, sir," replied Bob, earnestly.

"I think not, for you appear to be of a different mold from my late messenger. Now, Bob, another thing—I hope you have said nothing to anyone about last night's affair."

"Only to my mother and sister, sir."

"Then see to it that it goes no further. I do not intend to bring it to the notice of the police, as the man who struck me that cowardly blow, which might have killed me, is a close relative of my wife's—a man who has an office in this street, and to all outward appearances is as respectable as anyone in the district."

"Very well, sir. I shall say nothing about the matter at all."

"I shall consider it a favor, Bob, and won't forget it. Now I will introduce you to my cashier and head bookkeeper, and then you may take your seat in the waiting-room. Your duties will be somewhat similar to those you

were called upon to perform in your late position. As to wages, you will begin with \$8."

Bob was delighted to hear that he was to commence with a dollar more than he had received from Hicks & Harley, after two years' service.

Mr. Boyd was not a member of the Stock Exchange, and consequently did not do any business direct, but he had a score of brokers at his beck and call who were always ready to execute the orders which issued from his office.

Many wealthy people, who were seldom seen in the Street, did trading through Warren Boyd, and some of his clients were ladies in the inner circle of the "Four Hundred"—New York's exclusive social set.

Mr. Boyd was the president and controlling factor of a big New Jersey traction corporation, and he also was a director in many large business enterprises.

Therefore it will not be wondered at that he was regarded as one of the solid men of Wall Street.

The messenger boys of the financial district had always looked upon Bob's predecessor with envy, for the job was considered as one above the common.

Mr. Boyd was known to pay his employees higher wages than the average, and to treat them uncommonly well at the close of the year.

In fact, it was the current opinion that not one of those who worked for the millionaire operator received less than a month's salary as a Christmas present.

Bob had been three days at his new place, which he liked first class, when, having been dispatched on an errand to the Mills Building, he met a friend named Fred Price, who was employed by Howard Bristow, a lawyer, with an office in the Bullion Building, on Wall Street.

"Hello, Bob! Got another job?" asked Fred, observing the envelope in Howard's hand.

"Sure thing," laughed Mr. Boyd's new messenger. "You don't suppose I can afford to loaf around indefinitely, do you?"

"Well, hardly," replied his friend. "Who are you working for now?"

"Warren Boyd."

"Is that straight?" asked Price, in some surprise.

"Straight as an arrow."

"Christopher! You're in luck."

"I agree with you. It's a dandy place."

"That's what I've heard. There's hardly a boy in the Street but would jump at the chance to work for Warren Boyd. I know I would."

"I thought you had a pretty soft job?"

"So I have, but it only pays \$6. My boss isn't as liberal as he ought to be, although he is something of a sport."

"A sport, eh?"

"That's what I call him. He wears the shiniest dicer and the swellest ties in the Street. As for his shoes, you could see yourself in them. I believe he has them touched up every time he goes out. He has some bang-up lady clients, too. All of them want divorces, I believe, and lots

of alimony. The more alimony he gets for them the bigger his fee."

"Is that Mr. Bristow's specialty?"

"It's one of his specialties," grinned Fred. "He's something of a promoter, also. Gets up stock companies and the like. I have an idea that some of them are pure fakes, but don't let that out, mind!"

"Where are you bound now?"

"Round to a Broad Street stationer's for some blanks."

"You don't seem to be in a great rush."

"Why should I be? The boss hasn't got down yet, and I don't believe he'll show up before noon. It's my opinion he's a high roller, and paints the town red at night. He hardly ever gets to the office before eleven or twelve, and sometimes he looks as if he was about bunged up. I'll bet he makes the money fly. I only wish he'd make some more fly my way."

"You have more money to spend than I do," said Bob.

"You'd have more if you'd only do as I tell you," winked Fred.

"I don't fancy your methods of raising the wind, Fred. Pool-rooms and bucket-shops don't strike me as the correct thing by a whole lot."

"Why not? What's the matter with them?"

"They foster the gambling habit."

"What's the matter with the different exchanges? What's the ticker but the greatest gambling indicator on record? What are the brokers doing down here every working day of their lives but betting on a big game of chance?"

"There's all the difference in the world between legitimate games of chance and illegitimate ones."

"I don't see any difference between betting on horses and betting on the rise or fall of a stock, or wheat, or produce, or any old thing, for that matter."

"All right," said Bob, "we won't argue the matter any further. I don't mean to tackle either a pool-room or a bucket-shop, but I'll bet you I'll have money to burn one of these days."

"Then I suppose you expect to make it out of the stock market through some regular brokerage house?"

"I'll make it that way or not at all."

"When are you going to get your start?"

"That's the problem I haven't solved yet."

"When you do, let me know," laughed Fred, as the boys parted in front of the shop where Price was bound.

CHAPTER III.

WHAT A BANANA PEEL BROUGHT BOB.

Next morning, about eleven o'clock, when Bob had returned from his second errand, Mr. Boyd called him into his private room.

A small, square pasteboard box, with the imprint of Benedict Bros., the jewelers, stood on his desk.

"Bob," said the operator, "take a seat a moment. A few nights ago you saved me from a lot of trouble, as well as a large monetary loss. I feel I have not expressed my gratitude in a sufficiently substantial manner. I gave you a position in my office, it is true, but that really counts for nothing, as I had to have a new boy anyhow, and you're easily worth every cent I am paying you. I didn't feel as if I ought to pay you a sum of money for what you did, for you look like a boy who would be apt to refuse such a thing as a monetary compensation, so I am going to substitute a little present, which I think you will appreciate."

Mr. Boyd took up the box.

"Permit me, therefore, to present you with this watch and chain as a slight evidence of my appreciation of your kindly action in interfering in my behalf on the occasion in question."

The wealthy operator handed Bob the box with a smile.

He opened it, and saw, resting in a nest of cotton within, a handsome gold watch and heavy chain.

On the plain, polished case was Bob's monogram, artistically engraved, while on the inside of the back case was the following inscription: "From W. B. to R. H., April 16, 190—."

"I am very much obliged to you, Mr. Boyd," said Bob, as soon as he found his tongue. "I did not expect to receive so handsome and valuable a present for doing what I can only look upon as my duty. I shall value it much above its intrinsic worth, as an evidence of your good opinion, which I hope always to deserve."

"Well," laughed the operator, "that was quite a neat little speech. I have known several distinguished men who were unable to express themselves as well when taken by surprise by a presentation committee. I am glad you like the watch, and I hope you will wear it every day, and not keep it merely as a Sunday ornament."

"I shall be glad to do so," replied Bob.

"Very well. That will be all for the present," said Mr. Boyd, turning to his desk.

When Bob returned to the waiting-room he placed the watch in his vest pocket and attached the chain to the proper button-hole.

He looked at the watch half a dozen times that morning to note the time, though there was a big clock in the room, and he felt very proud of his new possession.

A little after twelve o'clock he was sent to the office of a certain prominent broker in the Vanderpoel Building with an important note.

The broker was engaged with a couple of other Stock Exchange men in his private office when Bob arrived.

"You'll have to wait until Mr. Hale is disengaged," said a clerk. "Take a seat."

"I wish you'd tell him I have a very important note here from Mr. Boyd, to which he wishes an immediate reply," said Bob.

"Very well, I'll tell him," replied the clerk.

In a few moments he came back and told the boy to carry the note into Mr. Hale's room.

Bob hastened to do so.

As he entered the inner office he overheard Mr. Hale say:

"So M. & N. is the stock that is going to be boomed, eh? Very well; you may count me in on it for \$100,000."

No one, to look at the young messenger, would have thought the words interested him in the slightest degree.

He handed the envelope he had in his hand to Mr. Hale, and waited patiently for that gentleman to tear it open, read it, and scratch a hasty answer, which he enclosed in a fresh envelope and handed to Bob with a nod.

All the way back to his office Bob pondered over the tip that had just come into his possession.

That it was a first-class one the boy did not for a moment doubt.

How he could use it to his own advantage was the problem that bothered Bob.

He hadn't a cent he could invest on the strength of it, and he knew that outside of a bucket-shop, which he strongly objected to, ten shares of any stock was about the lowest amount any reputable broker would buy or sell on a margin for a customer.

This was the first bona fide tip he had ever got hold of during his two years' experience in Wall Street, and his blood fairly thrilled in his veins at the possibilities it opened to him to make a stake if he only had the cash to put up on a few shares of M. & N.

He thought first of confiding his knowledge to Mr. Boyd, but his acquaintance with his new employer was so short that he had no means of judging how he would take it.

Besides, it was not impossible that he himself might be interested in this combination that was being formed to boom the stock.

"By George! If I only knew where I could borrow a few dollars for a couple of weeks; but I don't, and there's the rub. This is one of the great disadvantages of being strapped when there's something worth while running to waste for the want of a little capital. I'll never be able to get ahead until I can make a start, and I'm afraid I'll never have a better chance than I have now. Here is good fortune knocking at my door, and I can't go out and take it by the hand. Was ever anything more unfortunate?"

That was the tenor of the boy's thoughts as he hurried along the street.

Indeed, he was so engrossed with his reflections about the tip that he paid little attention where he was stepping, the result being that he trod upon the slippery side of a banana skin, and the next moment he landed with surprising rapidity in the gutter.

Naturally, this acrobatic performance could not fail to attract attention in such a crowded location as the corner of Wall and Broad streets, and several hurrying messenger boys stopped long enough to give him the laugh.

Bob sat up, feeling confused and jarred, for his head had struck the edge of the curb no gentle blow, and a lump was forming just over his ear.

The envelope he was carrying had fluttered from his hand and alighted on top of another near by.

A sympathetic passerby picked up both, together with Bob's hat, and after helping the boy on his feet, pressed the former in his hand and the latter on his head.

"Thank you, sir," said Bob, gratefully.

Then he walked off, feeling decidedly cheap.

The fact that his fingers now grasped two envelopes did not occur to him.

He had forgotten all about the tip he had been thinking about when he met with his unfortunate tumble.

It was his sore head, now beginning to pain him considerably, that occupied all of his thoughts.

"Gee! I've got quite a lump there," he breathed, as he felt the growing protuberance. "It's lucky that I didn't fracture my skull on that curbstone. People have done so before now."

"What's the matter with you?" asked the elevator man as he stepped into the cage. "Are you sick? You look pale."

"I had a fall in front of the Morgan Bank just now, and it's taken all the starch out of me for awhile," explained Bob.

"You boys try to make too quick time sometimes," laughed the employee, "and once in a while either you or some unfortunate passerby comes to grief."

"It wasn't that," replied Bob, with a sickly smile. "It was a banana peel."

"Oh!" grinned the elevator man.

"It landed me in the gutter, and as the curbstone was harder than my head I got the worst of the affair."

"Made you feel like thirty cents, didn't it?"

"That's right. It's the first time a banana skin ever knocked me out. I've seen others get the experience, and thought it awfully funny."

"Well, is it funny?"

"Not on your life it isn't. I don't want any more of it," said Bob, getting out in the corridor of the second floor.

As he walked down to Mr. Boyd's office he became aware for the first time that he held an extra envelope, a white one, in his hand.

"Where did I get this?" he asked himself, looking at it in some surprise. "Oh, I remember; that gentleman must have put it in my hand with my own, thinking I had dropped both of them."

The white envelope was sealed, and there seemed to be an enclosure in it.

There was no writing whatever on it to indicate to whom it belonged.

"I'll look into it by and by," thought Bob, putting it into his pocket.

Then he entered Mr. Boyd's room and handed him the answer he had brought back.

The operator gave him a sharp look.

"You look as if you'd been up against something, Bob,"

he remarked. "Haven't had a mix-up with another messenger, have you?"

"No, sir. I had a bad fall from a banana skin," and he explained the circumstances to his employer.

"You had a narrow escape from a serious knockout, young man. You might have broken an arm or fractured your skull. Banana skins are a constant menace to one's physical well-being, and ought to be abolished from the community. I had a friend who lost his life through one."

When Bob returned to his chair in the waiting-room, after bathing his head at the basin in the lavatory, he thought of the sealed and unaddressed envelope he had in his pocket.

He took it out, and after feeling of its contents, tore the end off and looked inside.

There were several bank bills in it.

"My gracious!" he exclaimed. "Why, it's money!"

He shook the bills out into his hand and found there were five \$1,000 notes.

"Gee whiz!" he fairly gasped. "What a find!"

CHAPTER IV.

THE KIND OF BOY BOB WAS.

"Five thousand dollars!" ejaculated Bob, after examining each bill separately. "Somebody is probably pulling his hair over the loss of this money. What shall I do about it? I could keep it, and nobody be the wiser. I never wanted money more than I do at this moment. But then I'd be as good as a thief, and that's something my conscience wouldn't stand for. But how am I to find the owner? I guess the proper thing for me to do is to speak to Mr. Boyd about it and take his advice."

So Bob, who had not a thought of keeping what did not belong to him, if by any possibility the owner of the money could be located, went and knocked at the door of the operator's private room.

"Come in," was the response.

Bob entered, and Mr. Boyd regarded him inquiringly.

"Mr. Boyd, a curious thing happened to me in connection with that fall I had in front of the Morgan Bank."

"Indeed! What was it?"

"When I went down, the envelope I was bringing back to you flew out of my hand, and it must have landed near another envelope, for a gentleman picked two envelopes up and handed them to me after he had helped me up. I didn't notice that I had two in my hand till I got out of the elevator. Then I looked at the second one and saw it was in a white envelope, sealed and unaddressed. It felt as if there was something inside of it. I just opened it, and found five \$1,000 bills."

"What's that!" exclaimed the astonished operator.

"There's the whole business," said Bob, laying the envelope and the five bills on Mr. Boyd's desk. "I want to

know whether you think there is any chance of the owner of that money turning up to claim it."

The big operator took up the bills and examined them carefully.

"They appear to be genuine. In fact, there isn't much question of that fact. This is the envelope they were in, eh?"

"Yes, sir."

Mr. Boyd looked it over as carefully as he had the money.

"There's not the slightest clue to the owner of the money. You say a passerby picked it up and handed it to you, thinking it had been dropped by you with the other envelope?"

"Yes, sir."

"Weren't you tempted at all to keep this money and say nothing about it to anyone?" asked Mr. Boyd, watching his new messenger narrowly.

"No, sir. My mother didn't bring me up that way. She has told me more than once that no good comes of dishonesty, and it certainly would be a dishonest act to retain those bills without making some effort to find out who they belong to," said Bob, in such a square, honest way that Mr. Boyd saw that he was a thoroughly upright lad at heart, and that knowledge gave him a thrill of satisfaction.

"I am glad to know that you have such excellent principles, Bob," he said, in a friendlier tone than he had yet assumed toward his new employee. "You must have a splendid mother."

"The best in the world!" exclaimed Bob, emphatically.

"I can easily see that you appreciate such a great blessing. A good mother is almost sure to turn out on the world a good son. Well, you came to ask my advice about this money, didn't you?"

"Yes, sir."

"Then I will say that until its owner is found you have a perfect right to retain it in your possession. It will probably be advertised for, though I have no doubt the person who lost it will consider that a sort of forlorn hope. Money is the easiest thing in the world to negotiate. You could carry those bills to five different savings banks, and each would accept one and open an account with you. If I had lost that envelope I should consider I had about one chance in a thousand of ever seeing it or the money again. Nine hundred and ninety-nine people out of the thousand would argue that it was perfectly honest to hold on to that money under the circumstances. At least that seems to be my experience with the world. Now let us see how we shall try to find the man who lost that envelope. As you fell in front of the Morgan Bank, it is possible the money might have been dropped by a depositor. If you wish, I will notify the bank that a sum of money was found by my messenger in the gutter at the corner. Of course, I will not mention the amount, neither will I say it was in an envelope. The owner will have to prove his property in order to regain it. There are sharpers who would try to get hold of this money if they had the slightest clue to work upon. If a depositor, or anyone who drew this money from the bank, lost it, the

cashier is likely to learn of the fact, and in that way we shall get a line on the owner of the bills. Otherwise, the only chance of being able to return it will be through an advertisement. If the owner doesn't advertise, why then you can do so in a guarded way. That's about all that can be said on the subject."

"I think you had better put it in your safe and keep it awhile, sir. I don't care to take the chance of carrying it around with me," said Bob.

"Very well; I will do so. I'll write the note to the Morgan Bank, and you can take it over there right away and hand it to the cashier."

Mr. Boyd did so, and Bob, whose head now felt very much better, carried it over.

The cashier read the note and then turned to Bob.

"Are you Mr. Boyd's messenger?"

"I am."

"Then it was you who found the money?"

"That's right."

"You are evidently an honest boy."

"I hope so, sir."

"You might have kept those bills and said nothing about them. Most boys would have done so. I hope your honesty will be suitably rewarded, for I can place you in communication with the lady who lost that envelope. She reported her loss about half an hour ago."

"It was a lady, then?" said Bob.

"Yes. I will enclose her name and address in a reply to Mr. Boyd."

In a few minutes Bob was speeding back to the office.

"It was a lady who lost that money, Mr. Boyd," said Bob, laying the cashier's note on his desk.

"How do you know that?"

"The cashier told me so. He sent you her name and address."

The operator opened the envelope, and found that it was a Mrs. Jack Hubbard, of No. — Madison Avenue, who had lost a sealed and unaddressed envelope containing five \$1,000 bills, which she had received from the Morgan Bank on a certified check.

"You had better take the money up to her after you are through to-day," said Mr. Boyd. "She seems to be the owner without doubt; but to make sure, you must make her identify the envelope and the bills, as near as possible."

At half-past three Bob took a subway express train to the Grand Central Station, and then walked up Madison Avenue to his destination.

He ran up the steps of a four-story brownstone front house and rang the bell.

"Is Mrs. Jack Hubbard at home?" he asked the trim young maid who opened the door.

"I will see. What name shall I say?"

"Robert Howard, of the Barnum Building, Wall Street. Tell Mrs. Hubbard I have called in relation to an envelope she lost in front of the Morgan Bank."

"Very well. Remain in the hall until I go upstairs."

The maid soon came to the head of the stairs and asked Bob to come up.

She showed him into a splendidly furnished sitting-room on the floor above.

A lady attired in a superb teagown, with diamond rings on her fingers and diamond pendants in her ears, was seated in a rocking-chair near a window, with a book in her hands.

She was undoubtedly a very handsome and refined woman.

"Sit down," she said, waving her beautifully molded arm, on which flashed a diamond-studded bracelet, at a convenient chair. "You say you called in reference to the envelope I lost this noon?"

"Yes, ma'am."

"Am I to understand that that envelope was found?" she asked, eagerly.

"I found an envelope containing a sum of money near the Morgan Bank to-day, which I suppose you can describe with sufficient accuracy to establish your right to it."

"The envelope was a plain white one, with no writing on it," she replied. "It was sealed, and contained five \$1,000 notes, one of which, I remember, had the name of the National Bank of Commerce on it. The others I could not identify in that respect."

"The money seems to be yours, all right, Mrs. Hubbard," said Bob, pulling the opened envelope from his pocket. "I take great pleasure in restoring it to you."

With those words, Bob tendered her the envelope.

CHAPTER V.

BOB COMES INTO \$1,000, AND BUYS 150 SHARES OF M. & N.

"I am very much obliged to you," she said, taking the envelope and withdrawing the bills from it. "Yes, these look to be the same. You found them, you say?"

"Yes, ma'am. If you wish, I will tell you just how it happened," replied Bob.

"I should be glad to learn," said Mrs. Hubbard, evidently favorably impressed by the boy's good looks and gentlemanly deportment.

Bob then detailed the accident which had happened to him in front of the Morgan Bank, and how the white envelope containing the money came into his possession.

"You are certainly a very honest boy," said Mrs. Hubbard, admiringly, when Bob had finished his story. "You might easily have retained that money."

"I don't think I should have felt particularly happy if I had made no effort to find the person who lost it. Five thousand dollars is a lot of money, and I could not tell but it might have proved a very serious loss to the owner."

"Five thousand dollars is, of course, an important item," replied the lady. "I felt quite badly over its loss, for I never expected to have it returned to me by the person who

found it, especially as the envelope contained no clue to my identity. I suppose you found that out at the Morgan Bank?"

"Yes, ma'am."

"The loss of the money would not have seriously inconvenienced me, for I am well off; but for all that I did not like to lose it. Now I think you are entitled to some recognition of your honesty, and for your trouble in bringing the money up to me. In addition to my thanks I wish you to accept one of these bills," and she held one out to Bob.

"I beg your pardon, ma'am, but I hope you do not think that I expected to be paid for returning your money to you?" he said, not offering to take the bill.

"Certainly not," she replied. "Had you been that kind of boy you probably would have kept all of the money in the first place. I wish you to take this bill as an evidence of my appreciation of your conduct. I can easily afford to give it to you, and I should not be satisfied if you refused to accept it."

"Well, ma'am, if you insist——"

"I do," she replied, firmly.

"I thank you very much, Mrs. Hubbard," said Bob, taking it and putting it in his pocket.

"You are welcome. I presume you are regularly employed in Wall Street?"

"Yes, ma'am. I am Warren Boyd's messenger, at the Barnum Building."

"Indeed! I have frequently heard of Mr. Boyd. He is a very wealthy man."

"I believe he is."

Mrs. Hubbard then asked Bob about himself, where he lived, and kindred questions, to all of which he gave very frank replies.

"I hope you will call and see me again," she said, when Bob rose to go. "I shall be very much pleased to number you among my friends. I am a widow. My husband died several years ago and left me very comfortable. This house is my own. You will always find me home Wednesday evenings, as that is my reception day. I hope I shall have the pleasure of seeing you again at an early date."

Bob promised to call within a reasonable time, and then was shown out by the trim maid.

On his way home he figured out what he was going to do with that \$1,000 bill.

He would buy 150 shares of M. & N., which was ruling at 59, with it.

That would cost him nearly \$900 for margin, and the other \$100 he intended to make a present to his mother.

He didn't intend, however, to tell either her or his sister that he was contemplating a deal in the stock market, for he knew they would not exactly approve of the risk which they would consider it involved.

They would scarcely be able to understand the value of the tip he had picked up that morning, and consequently he felt they would worry while the transaction was in the balance.

What they didn't know wouldn't trouble them, and Bob believed he was justified in not taking them into the matter.

"Some day I'll surprise mother by presenting her with the price of a house and lot, and then she'll forgive me for keeping a secret from her," thought the boy, as he entered the flat house and proceeded upstairs to their apartments.

It was nearly six when he walked into the dining-room and found the table set for supper.

"You are late to-night, Robert," said his mother, after he had kissed her.

"I had to call on a lady who lives in Madison Avenue," he replied.

His sister seldom got home much before half-past six, and the meal always waited for her.

Bob followed his mother into the kitchen, and there told her about his mischance at the corner of Wall and Broad Streets, which resulted in his finding the envelope with the \$5,000 in it.

"It turned out to be a lady who lost the money. She lives in a swell house in Madison Avenue, and I carried the money up there and restored it to her. She made me a very handsome present in cash, \$100 of which I'll give you to-morrow, after I have had the bill changed."

"That will come in very handy for me, indeed, Robert," replied his mother, with a smile. "Your accident turned out very fortunate, I must say, and I am very thankful you escaped a serious injury."

When his sister got home, and heard the story, she was exceedingly curious to learn how much her brother had received from Mrs. Hubbard, but Bob wouldn't tell her.

"I think you're real mean not to tell me," she pouted. "Brothers ought not to have any secrets from their sisters."

"Is that a fact, Nellie?" he laughed. "Then you shouldn't keep any secrets from me."

"I don't."

"Well, now, I thought you did. I just heard you were going to an entertainment with Charlie Case to-morrow evening, and I don't recollect that you said a word to me about it."

"Oh, that's different," she replied, with a little blush. "You don't always tell me when you're going out anywhere."

"That's right. Well, I'll tell you some day what I got from Mrs. Hubbard."

"But I want to know now," persisted his sister.

"If I was to tell you, you'd know as much as I do about it," laughed Bob.

"You're too provoking for anything. I think he might tell me, don't you, mother?"

But Bob didn't tell her, and they had a sham battle over it, which ended by him giving her a hearty kiss and then running out to visit a friend in the next block.

The first thing Bob did next morning as he rode down to Wall Street was to look up the market report, and see if M. & N. had advanced in price.

He found it had not.

A few thousand shares had changed hands the day previous at 59.

When he reached the office he got hold of a review of the stock market for several months past, and found that M. & N. was at present selling lower than its normal value.

From that he figured that, aside from any booming on the part of the syndicate that proposed to handle it, the stock ought to go up several points as soon as the tone of the market, which of late had been unsteady, improved.

He therefore determined to purchase the 150 shares he had already set his mind on just as soon as he got the opportunity to do so.

He had long known that there was a little bank in Nassau Street, not far from Wall, that made a specialty of doing business on the stock market for small investors whose capital was limited.

This bank had the names of several hundred junior clerks of the financial district on its books, and accepted commissions to buy or sell on a ten per cent. margin ten shares and upward of any stock listed on the exchanges.

So when Bob went to lunch that day, around one o'clock, he managed to find time enough to run up to this bank and make the first stock deal of his career.

"What is your name?" asked the margin clerk, when he applied for the 150 shares of M. & N.

"Robert Howard."

"Where are you employed?" was the next question.

"With Warren Boyd, Barnum Building."

"The margin you will have to put up is \$880."

"All right," answered Bob, handing over the \$1,000 bill.

He received \$120 back and a memorandum receipt and statement of the transaction.

That completed the formalities, and Bob returned to the office, feeling that at last he had a personal interest in the stock market.

He was delighted over the fate of his \$880 when he noticed on the ticker that M. & N. closed half a point higher that day than he had paid for the shares. Now he had unlimited confidence in the tip he had obtained from Mr. Hale's lips, as well as in the future advancing powers of the stock itself.

He had told Mr. Boyd that Mrs. Hubbard had presented him with one of the \$1,000 bills when he carried the money to her the afternoon before, and the operator had congratulated him on his good fortune.

His employer, presuming that he intended depositing the money in a savings bank, was not inquisitive as to what he proposed doing with the bill, and thus Bob was saved from answering any awkward questions on the subject.

When he got home that afternoon he handed his mother five \$20 notes, for which he insisted on having five kisses.

After supper he gave his sister \$10, and evaded further inquiries on her part as to the exact amount he had received from Mrs. Hubbard.

That night he dreamed that M. & N. went up to \$250 a share, and that he made a small fortune in consequence.

CHAPTER VI.

BOB MAKES A GOOD THING OUT OF M. & N., AND RECEIVES A SHADY PROPOSITION.

Although Bob kept a watchful eye on the ticker whenever the opportunity was his, he did not permit his interest in his investment to interfere in the slightest degree with his duties in the office.

His activity in getting about the district, and his correctness in delivering the messages confided to him, commended him more and more to the attention of Mr. Boyd, who felt that at last he had secured a jewel of a messenger.

For several days there was no noticeable activity in M. & N. shares, and Bob was beginning to wonder when the syndicate that proposed to boom the stock was going to get busy, when he saw one morning by the market report that some 40,000 shares of the stock had changed hands the day before, and that the price had advanced to 60.

"Well, that looks a bit encouraging," he said to himself. "I guess the pool brokers have commenced to buy at last."

He was kept very busy all that day running errands, and did not get a chance to look at the ticker in the office until after the Exchange had closed for the day.

Then he found that M. & N. had been in the active list to the extent of many thousand shares, and that it had advanced to 61.

"That looks still better. If I was to close my deal out at this point, I would be over \$500 in pocket, but, of course, I wouldn't be such a fool."

Next day the stock went up two points, but on the following morning it dropped back to 60½.

However, it soon recovered, and closed at 63 that afternoon.

Bob was tickled to death over the showing made by his stock, and felt confident that he would easily double his money.

"I'll have money to burn yet," he chuckled. "I know one boy who made \$5,000 in two weeks in the market, and I heard of two others who captured large rake-offs in the same way. What they did I'll bet I can do, if I use good judgment and keep my eyes and ears wide open. The messenger boys of Wall Street have the finest chances in the world to catch on to snaps; but not one in fifty knows how to make use of the pointers that come his way."

M. & N. fluctuated around 64 for a day or two, and then one morning, when the Stock Exchange opened for business, the news passed from mouth to mouth that the road had gobbled up a competing line, and, as a consequence, a lot of the brokers started in to buy the stock.

Others followed their lead, and soon there was a mob of screaming operators bunched around the M. & N. stand-ard.

The stock suddenly became very scarce, as those who

had shares declined to part with them when they believed it was bound to go higher.

The result was that the price began to soar in earnest.

The syndicate men gobbled up every share that was offered, and during the whole of the five-hour session M. & N. was the center of interest.

The stock closed that afternoon at 70, with every prospect of opening next morning at a higher figure.

Bob felt uncommonly good when he went home that night, for his shares were worth \$11 apiece more than when he bought them, or a total of \$1,650, out of which the commission and interest charges of the bank would have to come.

His mother wanted to know what made him so happy, but he only winked, and told her he'd let her know all about it in a day or two.

Next morning M. & N. opened at 70½, and by noon was hard to get at 75.

At that figure Bob saw the record on the ticker of 800 shares sold.

The problem which now presented itself to him was when ought he to sell?

He knew well enough that it was a dangerous matter to hold on for the last dollar.

Too many experienced brokers and speculators slipped up by reaching out for top-notch prices.

As long as there was such a demand for the shares, Bob thought he was safe enough in holding on a little longer; but still, as the bottom might give way at any moment, he didn't feel easy in his mind after the price reached 75.

He was kept so busy at the office that he found no time to go around to the bank in Nassau Street, and so the Exchange closed with the stock at 80¾.

The bank wouldn't act on a telephone message, for how could the clerk who received such a message know the identity of the person who sent it?

As he had not left a copy of his signature there either, a written message would also be worthless.

The bank, however, kept open till four o'clock for the accommodation of those having stock transactions on hand, but no depositor could draw or put money in after three.

At a quarter to four Bob was released for the day, and he took advantage of the fact to stop at the bank, see the margin clerk, and order his shares sold at the opening price in the morning.

He was somewhat nervous that night lest something might crop up that would cause a slump when the Exchange opened at ten o'clock next day.

However, nothing happened, and M. & N. began business at 81½, at which figure his 150 shares were disposed of.

The stock continued to advance during the day, and when Bob saw it was up to 86, he was sorry he hadn't held on a while longer.

"Well," he reflected, "a bird in the hand is worth two in the bush. I know where I'm at. I know that I have made over \$3,000, and that the money is as good as if it

was in my pocket. I won't have to worry any more about a slump, which is bound to come sooner or later."

Next morning he received a statement of account and a check for something over \$4,100 in the early mail, which included the \$880 he had put up as a margin.

Bob looked long and lovingly at that check.

"Just to think that ten days ago I wasn't worth a cent, and now I am quite a little capitalist. This is a fine beginning. If I can only do as well next time, I'll soon be on my way to wealth."

When he went to lunch he took the check to the Nassau Street bank and asked the cashier to give him a certificate of deposit for the \$4,000, and the balance in cash.

He was accommodated.

"Now I'll give mother another fifty, sis twenty-five, and I'll buy a new suit and a few other things I need for myself," he said to himself, as he walked back to the office.

As he was about to run up the stairs, for he seldom bothered with the elevator just for the one-story ride, he felt a touch on his shoulder.

He turned and confronted a well-dressed boy of his own age, whom he did not remember ever having seen before.

"You're Bob Howard, aren't you?" asked the lad.

"Yes, that's my name."

"Boyd's new messenger, eh?"

"Yes."

"Do you know who I am?"

"I do not."

"My name is Oscar Lovett."

"Oh! You used to work for——"

"Warren Boyd," interrupted the youth, with a grin. "Exactly. You've got my place. How do you like it, so far?"

"Tip top."

"It's all right. I left because I could do better."

Bob didn't believe that, because he had heard from Mr. Boyd's own lips that he had discharged his late messenger for cause.

However, he didn't give expression to his thoughts.

He simply waited to find out what Oscar Lovett wanted with him.

"I've been trying to see you for several days," said Lovett, assuming a confidential and friendly manner.

"What for?" asked Bob, curiously.

"I want to put you on to the good things you're next to," with a wink.

"I don't quite understand what you mean."

"Come out on the sidewalk, and I'll put you wise to a thing or two."

Bob's curiosity induced him to follow Lovett outside.

"Now see here, Howard, you look like a clever chap, who would be willing to take advantage of any chance that would put an honest dollar in your pocket."

Bob didn't fancy this remark, but he said nothing.

"I worked nearly a year for Boyd, and I found out that by keeping my eyes and ears wide open I could catch on to a valuable tip now and then, see?"

Bob saw, and began to suspect what Oscar Lovett was getting at.

"I captured more than one pointer that would have made my fortune if I'd had sufficient money to back it. But I didn't, so the only thing I could do was to sell it to someone who had the spondulix. Of course, I had to be cautious about that, for a fellow couldn't go out on the Street and try to make an indiscriminate sale. Someone would soon have reported to Mr. B. what I was doing, and then my name would have been Tom Flynn—that is, I would have got the G. B."

"That is just what you did get," thought Bob, but, of course, he didn't say so.

He was anxious to hear all that Lovett had to say.

"I made cautious inquiries here and there among fly lads, and after a while I got next to a man who was in the market for good tips, and was willing to treat the fellow white that produced a winner. Now that I'm out of Boyd's, of course I can't get hold of any more good things in that quarter, but you can, see? You stand just where I did, and the tips are bound to come your way if you're wide awake enough to catch them on the fly. Now, when you get one, you won't know how to use it to advantage, for, of course, you haven't any capital. Well, I can introduce you to the man who will buy your tips and give you good money for them. Now, as that's worth something, I want to make a deal with you, see? I'll make you known to this man if you'll agree to divy up half of what you get. I'll want you to sign a paper in the presence of the man, so that I can be sure I'll get whatever is due me. How does that strike you, eh?"

"Who is this man?"

"You'll know just as soon as you make this agreement with us. He's perfectly responsible. He has an office in this street, and I will guarantee that he'll treat you perfectly fair. It will be a regular snap for you. After you get a stake you will be able not only to sell the tip, as usual, but to use it yourself, also. Catch on?"

"I don't think it is a fair thing to sell a tip that you get in your own office," replied Bob, looking Lovett in the eye. "It's too much like skinning the boss."

"Ho! It wouldn't hurt Boyd any, while it would put a hundred or more dollars in your clothes. Better think over what I've said, and let me know later on. I'm telling you this because I rather like you, and because it will put a few dollars in my pocket as well."

Oscar Lovett winked knowingly.

"Six months from now, when you have a good-sized wad in your pocket, you'll say I'm your best friend," he continued, with a cheerful grin. "I'll meet you again in a day or two, and if you're the chap I think you are, we'll go around to the man I spoke about, and I'll give you a knock down to him. After that it will all be clear sailing for you. Whenever you get hold of something you think is good you must run up to his office and let him judge of its merits. If it's something worth his while, he'll make you a good offer, and when you get the money all you'll

have to do is to send me half and keep the rest. You'll have a cinch."

Bob was so indignant with Lovett for making this proposition that he felt like kicking him into the gutter.

On second thoughts, he concluded not to have a run-in with him just then, but to let him think he meant to consider the matter.

He gave Lovett a hint to that effect, and Oscar went off with a smile of satisfaction on his countenance.

CHAPTER VII.

BOB GETS A TIP ON D. & G.

"Well, I don't wonder you lost your job," thought Bob, as he watched Oscar Lovett walk away. "You ought to be kicked from here to Broadway for the admission you have made, and I wouldn't mind doing the job. You've got an awful nerve to make such a cool proposal to me. Just as if I would do such a thing! Thank goodness, I'm not built that way!"

Bob ran upstairs and sat down in his customary seat.

Before Mr. Boyd went home for the day he intended to tell him the whole particulars of his unsolicited interview with Oscar Lovett, and ask the operator whether he thought it would be of any benefit for him to pretend to agree to the scheme so as to find out and expose this man who was buying up tips from messenger boys.

Accordingly, when Bob saw his employer come out of his private room with his coat and hat on, he went up and spoke to him.

"May I speak to you for a few moments, sir?"

"Certainly. What is it?"

"I'd sooner talk in your private room."

Mr. Boyd looked surprised, but nevertheless led the way back, and motioned Bob to a chair.

"Now, what is it you have to tell me, Bob?"

"The first day I came to work here, you warned me that I might be approached by someone who would attempt to bribe me with a view of learning some of the confidential business of this office that I might accidentally learn."

"I did," nodded the operator. "Have you been approached already?"

"I have; this afternoon."

"By a stranger, I presume?"

"A stranger to me, but not to you."

"Eh?"

"Your late messenger, Oscar Lovett, is the person I refer to, sir."

"Oscar Lovett! And what did he want with you?"

Bob gave him the gist of the interview.

"Well, I was not much mistaken in my final estimate of him. So he admitted that he picked up tips in this office and sold them?"

"He did."

"What answer did you make him?"

"A non-committal one. I thought maybe you might want to find out who this man is who bought those tips from Lovett. If you did, I could pretend to fall in with your late messenger's proposal, get an introduction to the man, and then let you know who he is. If you don't want to know, I'll tell Lovett, when I see him again, that I have decided not to take him up, and that will end the matter."

"Bob, I am satisfied that I can trust you fully. When you see Lovett, agree to his arrangement, get an introduction to this man, and let me know who he is. Then I will decide what I shall do about the matter."

"All right, sir. I will do that, though I would rather pitch into Lovett and give him a first-class licking for his cheek in making such a proposal to me!"

Two days later, when Bob came out of his favorite quick-lunch house, he found Oscar Lovett waiting for him.

"Well," he said, with an inquiring look, "thought that matter over I was speaking to you about?"

"Yes," replied Bob. "The idea is all right, but there are two objections to it."

"What are they?" asked Lovett.

"In the first place, I'm afraid it's rather a dangerous matter to work. If Mr. Boyd should suspect me of such a scheme, the first thing I knew I would be on the outs."

"How is he going to suspect you? He never got on to me."

"What a liar you are!" thought Bob.

"You must be fly," continued Lovett. "You mustn't let on about what you learn. Only a chump would do that, and you don't look like one. What's the other objection?"

"I think you want too much yourself."

"What!—a half?"

"Yes."

"Well, I'll tell you what I'll do. Make it half for the first tip, and a third of the profits of whatever else you catch on to."

Bob pretended to consider the matter a while, and then agreed to that.

"It's a bargain, is it?" asked Lovett, eagerly.

"It is."

"All right. I'll have a talk with the man, and make a date for you to meet him. So long. You'll hear from me in a few days."

Lovett walked off, and Bob returned to the office.

Later on he told Mr. Boyd that he had closed with Oscar, and made him acquainted with all that had passed between them.

Next morning Bob met Fred Price on the street.

"Say, Bob, if you had a little money I could put you on to a good thing."

"What is this good thing?"

"What's the use of telling you if you haven't got the seeds?"

"How do you know I haven't got any?"

"You're always broke. You have to turn in every cent of your wages, don't you?"

"Oh, I pick up a dollar once in a while on the outside."

"Have you \$10 to invest?"

"Yes, if I saw anything worth the risk."

"Well, a tenner is no good unless you're willing to go to a bucket-shop with it, and I think you said you wouldn't patronize one."

"Neither will I."

"Then my tip won't do you any good."

"How can you tell that?"

"Well, I'll tell you anyway. I've found out that D. & G. stock is being boosted by somebody. It jumped five points since Saturday."

"I know it has; but that don't prove that there's a combination behind it."

"But I know there's a clique of brokers behind the rise," asserted Fred, positively.

"How can you know that? Did they send you word?"

"Don't get funny. I'll tell you how I found out. My boss got a tip from a messenger connected with a big brokerage house in Exchange Place."

"How did you find that out?"

"Never you mind how I found it out. There isn't much that gets away from me, bet your life. Perhaps I heard them talking together, how do you know?"

Price favored Bob with a knowing wink.

"Your tip may be all right, and then, again, it may not."

"It's all right; don't you worry."

"What do you expect to make out of it yourself?"

"I've bought twenty shares of D. & G."

"At a bucket-shop?"

"Sure. They cost me 72. The stock is selling for 75 to-day. It will be 80 in a day or so."

"You think it will."

"I know it will."

"Then you intend to hold on for 80?"

"Bet your boots I do. Perhaps more."

"And get caught looking for the last dollar."

"It will go higher than 80."

"You're confident of that, are you?"

"Sure I am. My boss has bought 1,000 shares."

"Did he tell you so?"

"Of course he didn't. But I found it out."

"So Mr. Bristow takes a flyer on the market once in a while, does he?"

"He takes one pretty often. I s'pose you know he's a relative of your boss, don't you?"

"No," replied Bob, in surprise. "Is he?"

"Sure. Brother-in-law."

"You don't say so! That's news to me."

"Oscar Lovett, the chap that used to be Boyd's messenger before you got the place, came here quite often until he left or lost his job. That reminds me; he was in the office to-day, talking to Bristow."

"What do you think of Lovett?"

"Pretty fly boy."

"Talked to him much?"

"Some. He seems to have plenty of money in his clothes. He dresses bang up, too. I guess he doesn't have to turn in his wages."

"Do you think Mr. Bristow buys tips from messengers?" asked Bob, after a moment's thought.

"He bought the D. & G. tip, I know."

"Sure of that, are you?"

"Yep."

"Then you heard the messenger tell him that D. & G. was going to be boomed by a syndicate?"

"That's what I did. I put up my money on it because I felt I had a sure thing. If it was good enough for the boss to buy a thousand shares, it was good enough for me to buy twenty."

Bob sounded Fred a little further, and then he was satisfied that there was some real ground for Price's confidence in the stock.

When he went back to the office he considered the matter from every point, and finally decided to risk a shy at D. & G. himself.

The stock closed at three o'clock at 76.

At half-past two Bob went to the bank in Nassau Street and told the margin clerk to buy 300 shares of D. & G. for him in the morning.

He put up his \$4,000 certificate of deposit as security for the margin.

CHAPTER VIII.

BOB'S OPINION OF BUCKET SHOPS.

Bob, in due course, received a notice through the mail that the 300 shares had been purchased for him at 76.

By that time D. & G. had advanced to 78, and was being largely dealt in on the floor of the Exchange.

He had the notice in his pocket when he met Fred again on the street, and he asked Price how his bucket-shop transaction was getting on.

"Fine as silk. I am eight dollars a share ahead of the game."

"That is, you think you are," chuckled Bob.

"I know I am," asserted Fred. "Of course, commission and six per cent. interest on the amount they advanced to complete the transaction must be deducted from that, but that is a small item."

"Look here, Fred, if you don't know, I'll tell you that these bucket-shop men do not advance any money at all to complete the transaction, as you call it."

"They don't?" blustered the lawyer's boy. "Why don't they? They've got to buy the stock, haven't they, the same as any regular broker?"

"They buy nothing. They simply take your money and bet that you don't win."

"Is that so? You seem to know all about it," snorted Fred. "What do you know about bucket-shops, anyway? You won't patronize them. How then can you tell how they do business?"

"Because I've learned from reputable brokers how they swindle the public. They are out for the new fool who is born every day."

"Perhaps you think I'm one, then?"

"You act like one when you put your money into a bucket-shop."

"You make me weary, Bob. The other day I went to the Aldine Brokerage Company and bought 20 shares of D. & G. at 70. I put up \$100 as margin, that is, \$5 a share. Didn't the firm have to buy those shares for \$1,400? They are going to charge me interest."

"I am sure they didn't buy a share of D. & G. They simply took your money on the chance that D. & G. would not advance to any extent."

"Well, it has advanced, hasn't it?"

"Sure, it has. That's a case where they lose—they can't win every time; but the percentage of their winnings is so great that they won't notice the few dollars you may make out of them, and which they will reduce by charging you interest on a fake loan. If D. & G. had only advanced a couple of points, and you had called for a settlement, the commissions and charges would probably have eaten up your profits."

"Oh, this isn't the first, nor the second time I've dealt with the Aldine Company. They've always treated me white. I've won every time, and have cashed in."

"Then you've been uncommonly lucky, Fred. You're one lamb in a thousand who went through the mill without losing your fleece."

"Pooh! You're prejudiced against bucket-shops."

"I won't deny that. I've met a hundred people who have been robbed by them—stripped to their last nickel."

"Do you mean to say that a speculator stands any more show through a regular broker?"

"He certainly does."

"I don't see it."

"You ought to admit that I should know something about the matter, for I've been in the business over two years."

"Pooh! What can a messenger know about the methods of his boss?"

"A messenger soon picks up a general knowledge of the business unless he's uncommonly stupid, and there isn't any room for stupid boys in Wall Street. If you had bought your 20 shares of D. & G. of a regular broker, putting up ten per cent. of their market value, the broker would have advanced the other 90 per cent., have gone on the floor of his exchange and have actually purchased those twenty shares, giving his check for their full value. The broker who sold the shares would have made a delivery of the certificates to your broker, who would hold them, and charge you the interest on the amount he was obliged to advance to complete the deal. If his capital was limited, and he did not want to tie it all up, he would probably go to his

banker, and depositing the twenty shares of D. & G. bought for your account as security, borrow upon his note as large a percentage of their full market value as the banker would lend, in which case the financial burden of the transaction would, in the main, be carried by the banker. The banker would hold the twenty shares of D. & G. as security for his loan to the broker, while the broker would have your margin that you deposited as his security against loss. Now D. & G. has advanced to 78 so far. If you ordered the broker to sell your twenty shares, he would simply redeem them from his banker and sell them at the market price. Your profit would be the difference between 70 and 78, less commission and interest."

"Well, if I order the bucket-shop to sell, my profit will be the same, won't it? It's nothing to me whether the Aldine Company buys the shares or not. That's their funeral, not mine. If, as you claim, they simply bet I lose, and I happen to win, why I get my money whether they're out or not."

"You stand to win now largely because you are operating on a tip, or a sure thing. If the bucket-shop people knew that they wouldn't have accepted your order. D. & G. has gone up high enough so far to make a profit for you anyway. What you win comes out of the pockets of people less fortunate than you. The Aldine Company is bound to be ahead of the game in the aggregate. Now just bear this fact in mind—paste it in your hat: bucket-shopping is betting upon fluctuations in market prices. Where the regular broker buys or sells for his clients' accounts, the bucket-shop man buys or sells nothing—he lays a wager against the money his patrons have deposited with him."

"All right," said Fred. "I'll get that printed in big type and paste it in my hat to oblige you."

"Don't do it to oblige me—do it for your own protection in the future. If you make a decent stake out of D. & G., go to a regular broker the next time you want to take a shy at the market."

"One would think you were canvassing business for the brokers, the way you talk them up."

"Not at all. I was only trying to show you the difference between a legitimate game of chance and a species of highway robbery, that's all."

"Thanks—keep the change," grinned Fred, as he walked off, which showed that he did not seem to appreciate Bob's kind intentions.

Next morning D. & G. opened at 80½, and there was the usual excitement around the standard of that stock which crops up when a boom is on.

Brokers flocked on the floor with their hands full of buying orders for the stock, and as soon as they began outbidding one another for it the price went soaring as a natural consequence.

Bob carried several messages that day to the Exchange, and the noise and hubbub on the floor almost made his head ache.

D. & G. rose from the opening price to 90 in no time at all.

Everybody wanted it, but not enough was forthcoming to go around.

It closed at 96, and everybody believed it would reach par and over the next day.

Bob was now anxious to sell out, but he didn't get a chance to call at the bank in Nassau Street until nearly noon next day, when D. & G. was going at 102.

He ordered his shares sold at once.

It was done inside of ten minutes.

Half an hour later the market went to pieces, and D. & G. gave an imitation of Humpty Dumpty when he lost his seat on the wall—it dropped a deal faster than it went up.

Next day Bob got his statement and a check, together with his \$4,000 certificate of deposit.

His net profits on the deal amounted to \$7,500, making his total capital now \$11,500.

He wondered how his friend Price had come out at the bucket-shop.

That afternoon he ran across him.

Fred had a smile a yard wide.

Bob thought that was a good sign, at any rate.

It was.

Fred told him he had closed his deal in time to clear \$500.

"Did you get the money?" asked Bob.

"Well, I should remark. Here it is. Feast your eyes on it," and Price whipped a big wad out of his trousers. "There's \$600 here. Don't you wish you had as much?"

Bob thought of his \$11,500, and chuckled quietly.

"You're a lucky boy, Fred. I suppose that smile of yours won't come off for a month."

"Bet your life it won't. I'm going in for a swell time. I'm going to be a high roller like my boss. Wait till you see my ties, and my silk dicer."

"What! Are you going to buy a silk hat?"

"That's what I am. There won't be a girl on the block but will be laying herself out to catch me for her steady."

"You'll be right in it, won't you?" laughed Bob.

"Well, say; I'll be the white-headed boy, all right. When I flap my arms everybody will have to crow, or there'll be something doing."

"Going to start a savings bank account?"

"Sure—with what I have left."

"With what you have left?"

"That's what I said. Come to a show to-night, will you, Bob. It will be \$2 seats and supper afterward. It won't cost you a nickel."

"Thanks, but you will have to excuse me. I don't believe in encouraging such extravagance. Don't be a fool, Fred. You've made a stake; hold on to it. There are few boys in Wall Street who have six or seven hundred dollars at their fingers' ends like you have at this moment. Don't lose your head and blow it all in. You will only feel like kicking yourself when you realize what a donkey you've made of yourself. A ten-dollar bill ought to furnish all

the celebrating necessary. Put the rest in a good bank and watch it grow. Good-bye."

Bob walked away, leaving Price to ponder over his words.

CHAPTER IX.

THE MAN WHO BUYS TIPS.

Bob turned his check and his certificate of deposit into the little bank on Nassau Street, and got a fresh certificate for \$11,000, and \$500 in cash.

When he got home that night he had the certificate and five \$100 bills in his pocket, and "the smile that won't come off" on his face.

"What's on the tapis to-night, Bob?" asked his sister, with a quizzical smile.

"Why?" he inquired, with sparkling eyes.

"You haven't been doing anything else but chuckle since you sat down at the table."

"It's a sign that I feel good, isn't it?"

"What's behind it? What makes you feel so good?"

"Money."

"Money! What do you mean?" Nellie asked in surprise.

"Why, just what I said. Money, cash, spondulix, any name you choose to call it by."

"But I don't understand," cried Nellie. "Do you, mother?" looking across the table.

The sweet little mother smiled and shook her head.

She thought it was one of her son's jokes.

"You understand that, don't you?" asked Bob, laying the five \$100 bills down on the table cloth in front of him.

"My gracious!" cried Nellie. "Where did you get all that money?"

"Don't be afraid, sis. I didn't knock anybody down and rob them."

"Does that belong to Mr. Boyd?"

"No."

"To whom, then?"

"Me."

"You!" she almost gasped.

"Sure."

"Mother, do you know what this means?" she exclaimed, with another look across the table.

"No, daughter."

"Don't go into hysterics, sis. I'll tell you both all about it."

"Please do, I'm dying to know," the girl ejaculated, eagerly.

"A short time ago you wanted to know just how much that lady on Madison Avenue gave me for returning her those five \$1,000 bills."

"Oh! She gave you \$600, then, for you gave mother \$100 the next night."

"You're going too fast, Nell. She gave me exactly \$1,000."

"One thousand dollars! Oh, my! and you wouldn't tell us before!"

"I had my reasons, which I will now explain. I wouldn't tell you because I intended to use \$880 of that money in a stock deal, and I was afraid you'd both make a kick against the risk I was taking. You see, I had a first-class tip. Well, I put up the money on 150 shares of M. & N. at 59. A week or so afterward I sold the shares at an advance of \$22½ per share, and cleared \$3,200."

"You didn't?" cried Nellie, in amazement.

"But I did. Don't you remember, I puzzled you and mother by bringing her home \$100?"

Nellie nodded.

"Well, a few days ago I got hold of another pointer—this time on D. & G. I bought 300 shares at 76, and yesterday I sold out at the top of the market; that is, 102. I made \$7,500 clear profit. Add that to the \$4,000, and it makes \$11,500. There's the \$500, and here is a certificate of deposit for the \$11,000. It ought to be as clear as crystal to you now."

Bob sat back in his chair and laughed as he surveyed the bewildered expression on the faces of his mother and sister.

They looked simply paralyzed, and for several minutes neither could utter a word.

Finally, Nellie made a grab at the certificate and read it over.

It clearly showed that the little bank in Nassau Street was indebted to Robert Howard in the sum of \$11,000, payable on demand.

The five \$100 bills spoke for themselves.

"Well!" exclaimed Nellie. "I can hardly believe the evidence of my eyes. It is like the story of Aladdin's lamp. Just as if you'd rubbed the lamp and a genii had brought you \$11,500. Why, I sha'n't understand this good fortune in a week."

"Mother," said Bob, "allow me to present you with four of these bills," and he tossed them over to her. "Sis, here's the other one to pay up for keeping a secret from you when you were just dying to know it."

"You dear, dear brother!" exclaimed Nellie, throwing her arms around Bob's neck.

The Howard family was an unusually happy one that night.

A day or two afterward Oscar Lovett stopped Bob on the street as he was carrying a message to the Vanderpoel Building in Exchange Place.

"What time do you expect to be off to-day?" he asked Bob.

"About half-past three."

"Then meet me in the lower hall of the Bullion Building between half-past three and four."

"What for?"

"I am going to introduce you to the man who will pay you cash for any pointer you can pick up in your office."

"All right," replied Bob. "I'll be there. Excuse me, now; I'm in a hurry."

Lovett nodded and walked off.

"I wonder if the man he's going to introduce me to is Lawyer Bristow, Fred's boss, and Mr. Boyd's brother-in-law?" thought Bob as he continued on his way.

When Bob returned to the office he told Mr. Boyd that he had met Oscar Lovett and that Lovett was going to introduce him that afternoon to the man who bought tips from messenger boys.

"All right," replied the operator. "I'll provide you with a tip to sell him in a few days."

He smiled grimly, and Bob concluded that it was likely to prove an expensive pointer to the purchaser.

At a quarter to four Bob met Oscar Lovett in the vestibule of the Bullion Building, and the two boys took the elevator up to the eighth floor.

Lovett led the way along the corridor till he came to Bristow's office.

He opened the door, walked in, and Bob followed.

Fred Price opened his eyes very wide when he saw Howard, and was about to address him, when Oscar told him to tell Mr. Bristow that he was waiting to see him.

Presently Fred returned, and said Mr. Bristow would see him.

"Come on," said Lovett to Bob, and they entered the inner office while Fred gaped in wonder.

"Mr. Bristow, this is Bob Howard, Mr. Boyd's new messenger," introduced Lovett.

The lawyer looked up, and Bob started with surprise.

He recognized Mr. Bristow as the person who had felled Mr. Boyd to the sidewalk with the slungshot that night on Seventh Avenue, and whom he had struck in the jaw, causing him to drop the paper he had been after.

Mr. Bristow, however, did not seem to recognize him, though he had an indistinct impression that he had seen the boy before.

"Pleased to know you, Howard," replied the lawyer, with a bland smile.

Bob saw that Fred's description of his boss had not been magnified.

He was certainly dressed in swell garments that fitted his fine form to a nicety.

His four-in-hand ties were marvelous creations.

A heavy gold watch chain crossed his vest from pocket to pocket, meeting in a button hole, and a splendid solitaire diamond glittered on the little finger of his right hand.

"So you are Warren Boyd's new messenger, eh?" he said, after Bob had acknowledged the introduction.

"Yes, sir."

"Well, any time you get hold of inside information about some stock operation that is under way, and you want to raise some money on the tip, bring it around to me. If I think well of it, I'll make it all right with you. But remember, this is a strictly confidential arrangement between us. You mustn't mention the matter to anybody, for it would be likely to lead to the loss of your position. You understand, don't you?"

"Yes, sir."

"Very good. You will generally be able to see me in the afternoon, before four o'clock. Should I be engaged when you call, send in your name, and I will appoint an hour for our interview."

"Very well, sir."

"That is all, I think," said the lawyer.

"Did you draw up that paper for me, Mr. Bristow?" asked Oscar.

Mr. Bristow took a sheet of paper out of a pigeon-hole in his desk and handed it to Lovett.

He read it over.

"That's all right. Just sign this, Howard, so I'll know where I stand."

Bob read it over.

It was an agreement binding him to pay Oscar one-half of what he received for his first tip and one-third of what he got for each and every subsequent pointer.

Bob signed it, and Lovett put the paper in his pocket with a smile of satisfaction.

That concluded the business, and then Bob and Oscar left the office together, not even noticing his friend Price, much to the latter's astonishment.

CHAPTER X.

BOB'S RUN OF LUCK.

Lovett left Bob at the subway station at the corner of Wall Street and Broadway and took a street car uptown.

Bob didn't take a subway train, but returned by a round-about way to the office, where Mr. Boyd was waiting to see him.

"Well, who is the man, Bob?" asked the big operator.

"He's a lawyer, and his name is Bristow," replied the boy, watching his boss to see how he would take the revelation.

"Bristow, eh?" replied Mr. Boyd, slowly, apparently not greatly surprised. "What did he say to you?"

Bob gave him the substance of the brief interview.

Mr. Boyd was silent for a moment or two after Bob had finished.

"All right, Bob," he said, at length; "that will be all."

Three weeks passed away, and Mr. Boyd never said another word to his messenger about the man who bought tips.

"I guess, as Mr. Bristow is his brother-in-law, he's dropped the matter altogether," thought Bob.

The first time he met Fred Price after his visit at the lawyer's office, Fred was exceedingly curious to know how he came to know Oscar Lovett, and what had brought him up to see Mr. Bristow.

Bob, however, passed the matter off in an offhand way, and Fred did not suspect the true reason of the visit.

Twice during the three weeks Lovett met him and wanted to know how it was that he was so slow getting hold of a tip.

"I'm slow because things are closer than wax in the office," replied Bob. "I haven't been able to get on to the faintest thing."

"You don't listen hard enough," replied Oscar. "What are keyholes for, anyway? You want to get busy, for I'm getting short of cash."

"Aren't you working yet?"

"No. What's the use? I get my board and lodging free, and I manage to pick up a few dollars one way or another. Just now I'm expecting you to give me a lift."

"Well, there's nothing doing yet," replied Bob, entering the nearest building for the purpose of giving him the shake.

It was about this time that Bob saw a prediction in a financial paper that a certain mining stock, largely dealt in on the Broad Street curb, would reach 15 in two weeks.

As the stock was then selling strong at 29, the young messenger could not quite understand why such a big break was likely to take place.

That afternoon he showed the clipping to Mr. Boyd, and asked him if he thought there was any likelihood of such a thing taking place.

"Why do you want to know, Bob?" asked his employer, with a shrewd smile.

"Because if I thought there was anything in it, I'd like to sell a few shares short and make a stake."

"So you're getting interested in the market, are you?"

"I can't help getting interested in a good thing when I see one in sight."

"Well, Bob, Wall Street men do not care to encourage the spirit of speculation in their employees. It's a bad thing all around. There are enough lambs on the outside without breeding the article down here. However, I'll make an exception in your favor, as I am under some obligation to you. I have sized you up as a pretty shrewd boy, who can keep his mouth shut. You have shown that you take a thorough interest in my business, and I'm willing to put you in the way of making a stake, as you call it. You've a thousand dollars in the savings bank. Take it out, go to a responsible broker, and sell 300 shares of Round Top short. Close out at 16. Of course, I need not tell you that I am voluntarily giving you a valuable tip. You must not pass it on to anyone else."

"Certainly not, sir."

Evidently Mr. Boyd had inside information about the coming flop in Round Top, or he would never have advised his messenger to make the deal in question.

That's the way Bob figured it out, and next morning he went to a well-known curb broker named Johnson and beckoned him aside.

"I want you to sell for me 3,500 shares of Round Top at 29. Here's a certificate of deposit on the Nassau Street Bank, which I have transferred to your name. You can give me your check for the overplus."

The broker was rather astonished, but he took the certificate, and saw that it appeared to be all right.

"Are you Robert Howard?" he asked.

"Yes, sir."

"Well, as I don't know you, you can hardly expect me to receive this as cash. Why don't you run up to the bank, get the money, and bring it to me? or the bank's own check will do as well. Then I will execute your order."

"All right," replied Bob. "Only, my time is not my own."

"Take a cab up and back. It will only cost you half a dollar."

So Bob called a cab, had himself driven to the bank in Nassau Street, and was soon back with the money, which he handed to Mr. Johnson, who sent him to his office with a boy to have the matter properly recorded, while he hustled around to sell 3,500 shares of Round Top short.

By the time Bob got back Mr. Johnson had sold the shares for him at 29.

In a few days Round Top dropped to 26, and for a week fluctuated between that and 30; then it took another drop to 20, causing considerable excitement among the curb brokers.

As Round Top was considered a staple security, the slump could not be understood.

Finally a statement was issued from the offices of the company.

This caused a sort of stampede in the stock, and it rapidly dropped down to 17.

Three days more it broke again to 15½, at which point Bob, who had been closely watching the curb market, ordered Mr. Johnson to buy 3,500 shares to cover his short sale.

Mr. Johnson did so at once, and when Bob received his statement, and a check covering the transaction, he found that he had made about \$45,000.

This big accession to his wealth made him worth \$56,000—quite a lump for a messenger boy.

Mr. Boyd supposed Bob had cleared about \$4,000, and congratulated him accordingly.

Bob, however, kept his own counsel, and made no effort to enlighten his boss.

As good luck seems to come in shoals, just as bad luck does very often, Bob saw another chance to increase his capital a few days later.

It was not a tip this time, but the exercise of shrewd judgment that landed him a winner.

He had grown accustomed to watch all the information bearing on stocks that was published in the recognized organs read by brokers and financiers.

Mr. Boyd took all these papers, and Bob made it a point to reach the office half an hour before his regular time and get the first look at the papers.

In this way he learned that the fate of a certain railroad was dependent on certain conditions that might or might not materialize within a certain period.

These conditions were somewhat complex, that is, depending upon a combination of circumstances, and some of these circumstances depended on the current of certain political events, all of which were foreshadowed from time

to time, but the ultimate outcome of which no man could prophesy with any degree of accuracy.

The problem interested Bob from the first off, as his mind had a trend in that way, and he followed the situation as closely as any man in the Street, and in a majority of cases much closer.

Practically he had his finger on it all the time, and so when, one morning, a certain event was published as having been verified,* Bob rushed up to the bank in Nassau Street and astonished the margin clerk by ordering him to buy 6,000 shares of Tennessee Midland at 82, putting up \$49,200 as margin on the deal.

This was not only a big order for the boy, but for the bank as well, involving a matter of nearly half a million dollars.

The bank had to get a bigger bank on Wall Street to help it carry the deal.

In a day or so, while the knowing ones were quietly loading up, just as Bob had done, the public began to get on to the situation, and rushed into Wall Street to invest in Tennessee Midland.

Of course, the stock began to rise, and the scramble for shares carried the price up to 90, and in five days it was listed at par.

Bob sold out his holdings at 103, and his winnings, after all charges had been settled, amounted to \$120,000, making him now worth \$175,000.

CHAPTER XI.

BOB PASSES THE HALF-MILLION MARK.

It might have been a week after Bob had made his last coup in the stock market, that Mr. Boyd called him into his private office and handed him a slip of paper with some writing on it.

"You can take that tip up to Mr. Bristow," he said, with a grim smile. "I dare say he is expecting something from you by this time. You can give him to understand that you found that paper in my private office."

"All right, sir," smiled Bob, and that afternoon at half-past three he entered Mr. Bristow's outer office and told Fred to take his name in to his employer.

"What do you want to see him for?" asked Fred, in surprise.

"Come, now, sonny," grinned Bob, "you want to know too much all at once. How do you know but I've got some important legal business to transact with your boss?"

"I'll bet you're here to try and sell him a tip."

"If I am, Freddy, don't you listen at the keyhole to find out what it is."

"If you've got a tip up your sleeve, you ought to let me in on it, too. I told you about the rise in D. & G., and you said you made something out of it."

"Well, the business I have with Mr. Bristow wouldn't

do you any good to know. So run along and let him know I'm here."

Fred went in and told Mr. Bristow that Bob Howard wanted to see him.

"Show him in," replied the lawyer, and accordingly Fred told Bob he could go inside.

Bob produced the memorandum he had received from Mr. Boyd and laid it on the lawyer's desk.

"I think I've got hold of a good thing at last," he said, "but you have to be the judge of that, of course. If I had the money to back it, I know what I would do."

Mr. Bristow recognized his brother-in-law's handwriting as he read the slip of paper.

"Where did you get this?" he asked, with a gleam of satisfaction in his eyes.

"In Mr. Boyd's private office."

"Found it on the floor, I suppose?"

Bob didn't confirm this suggestion, as he had a strong objection to saying what wasn't true.

Mr. Bristow, however, didn't ask him any more questions, but studied the paper attentively for a few minutes.

"I'll look into this," he said at length. "It seems a good thing. You shall have ten per cent. of my winnings. That's fair enough, isn't it?"

"Yes," replied Bob, who didn't believe the ten per cent. would ever come to light.

Next day he was buttonholed by Lovett.

"Well," said Oscar, "anything doing yet?"

"I guess so," replied Bob, who then told him he had taken a tip around to Mr. Bristow the previous afternoon.

"Good enough!" exclaimed Lovett. "You and I will soon have a wad in our clothes."

Bob didn't say anything, and Oscar soon went off in high glee.

Nellie Howard had given up her position in the Broadway manufacturing establishment.

There was no longer any occasion for her to work.

Her brother was worth \$175,000, although he wasn't yet eighteen years of age, and therefore it was possible for the family to ride in their carriage and live in some degree of style, if they chose to do it.

But the Howards were what are termed plain people, and did not believe in making the splurge that some newly-rich folks are inclined to do.

The height of their ambition was to own a nice house with plenty of ground in the suburbs of New York, and take life in a sensible and cheerful way.

Bob had the money that made this dream of their life possible, and now Nellie and her mother made frequent trips to upper New York, and to Long Island, on a still hunt for the home they had in their mind's eye.

Finally they found several places that met their views, and after Bob had looked at them, one was picked out, and Bob handed his mother \$15,000 to buy and furnish it to suit their taste.

He then gave his mother \$10,000 cash to place to her credit in a downtown trust company subject to her check.

That left him with \$150,000 to finance any stock deal he had a mind to.

Although Bob might now be considered a capitalist, no one outside of his own family and the president and cashier of the little bank in Nassau Street, who regarded the bright boy as a wonder, was aware of the fact.

Bob believed that a still tongue makes a wise head, and he made it a point to keep his business to himself.

Two days after Bob had been interviewed by Oscar Lovett he carried a message from Mr. Boyd to the office of Gans & Co., in the Mills Building.

The message was addressed to Mr. Gans personally, but that gentleman was so busy that he could not be disturbed, and Bob had to wait.

He picked up a newspaper and started to read the details of a noted murder trial going on in an upstate town.

He did not at once notice that a couple of men, who proved to be brokers, had entered the room and were conversing in a low tone near him.

They were waiting to see Mr. Gans, and did not particularly notice the boy, who seemed to be absorbed in the morning paper.

Pretty soon Bob woke up to the fact that a very interesting subject was being discussed at his elbow.

The two brokers were talking about the consolidation of two western roads that had long been rivals in southwestern business out of Indianapolis.

Bob had seen rumors of a projected joining of the interests of the two roads in the newspapers for the past two months, but nothing definite had come to light.

One of the brokers assured the other that the consolidation was an established fact, and would be announced in a day or two, and that the verification of the fact was sure to cause I. & W. stock to boom at once.

"I've bought as many shares as I can handle at 90, and I advise you to do the same," he said to his friend.

Bob made a mental note of all the facts, and presently the office boy came up and told him Mr. Gans would see him now.

After his return to the office he started to consider the chances of making a good thing out of what seemed to be a first-class tip.

It looked all right, and he decided that he would get right in on the ground floor before the news leaked out on the Street.

Accordingly, he asked permission to go off for twenty minutes, and, having received it, he made a bee-line for Nassau Street and the little bank that had come to regard him as one of its star customers.

He asked the margin clerk to buy for his account I. & W. shares up to 15,000, if they could be got at 90.

It required a matter of \$1,350,000 to swing the deal, and Bob put up ten per cent. of that amount as security on the shares.

Inside operators had been loading up with the stock for several days back, consequently it was rather hard to get hold of.

In fact, it took the bank two days to put the deal through, but they finally got the stock through their regular brokers, and as fast as they got it they deposited it as security with other banks in order to raise the funds necessary to make good their purchases.

The day after Bob was notified that the shares had been secured the news of the consolidation of the two roads came out, and then there was a rush to purchase I. & W. by a crowd of brokers who wanted to get a slice of the melon about to be cut.

The rush to buy sent the stock booming, and its extreme scarceness caused the price to jump a point at a time, so that it reached par and passed it, closing the first day at 105.

On the following day the scramble for the stock was worse than ever, and when the chairman's mallet closed business at the Exchange at three o'clock it was bid at 115, with the floor in a turmoil.

Notwithstanding the fact that Bob was fairly coining money, having run up a paper profit in three days of \$325,000, the boy didn't lose his head, but went about his daily routine of duty in Mr. Boyd's office as though I. & W. had not the least interest for him.

On the next day Bob began to notice an unusual number of sales on the ticker at prices ranging from 116 to 118.

"I'll bet the insiders are unloading to take the immense profits that are within their grasp. That's hint enough for me to get out from under, too, for no one can tell when a break in the price may come now."

So he got permission to leave the office once more, and he lost no time in getting to the bank and ordering a sale of his holdings.

The stock was sold in small lots, and inside of twenty minutes he didn't have a share left, the whole going at an average price of 118.

His statement next morning showed that he had made \$415,000 on the deal.

"Gee! I've got money to burn now!" he exclaimed, as he looked at his check, "for I'm worth \$565,000."

CHAPTER XII.

WHAT HAPPENED IN MR. BOYD'S OFFICE.

While Bob was piling up his profits, another deal was going on in which Mr. Bristow was especially interested.

So also was Mr. Boyd, in a way.

The lawyer was so sure that he had a good thing that he went in to the extent of his pile.

And at first it looked as if he was a sure winner.

The stock went up five or six points, and Mr. Bristow rubbed his hands as he contemplated the \$100,000 he had in his mind's eye.

If he had been a little foxier, and not quite so avaricious, he might have turned the tables on the man who was

maneuvering to teach him a lesson, by selling out at the first advance, in which event he would have been in \$50,000.

But he didn't sell.

He was looking for the stock to go up ten or twelve points.

But it didn't.

A sudden onslaught was made on it, and it was slaughtered without mercy by a small army of Mr. Boyd's brokers.

The result was it went down at such a rate that the lawyer was fairly bewildered.

He failed to respond for additional margin, and was wiped out.

Somehow or another he heard several days afterward that the whole thing was a bit of stock jobbing, to do somebody up, and he then began to suspect that he was the victim, especially as Bob did not show up to ask for his ten per cent.

He was the maddest man in Wall Street after he had reasoned the matter out, and he swore to be revenged on Warren Boyd.

When Oscar Lovett dropped in to find out how Bob's pointer was panning out, Mr. Bristow went for his scalp in a way that made his head swim.

"That was a fake tip!" he roared at Oscar. "The whole thing was a put up job on Boyd's part to do me up, and you helped to trap me by introducing that young cub to me before you found out that he could be relied on. I lost \$40,000 on that deal—every cent of ready money I had!"

Lovett was thunderstruck, and had nothing to say.

"But I'm going to get square with Mr. Boyd," snapped the lawyer, "and I shall probably require your assistance."

"I'm with you if you mean to include Bob Howard in the scheme," replied Oscar, vindictively, for he had counted on replenishing his flat pocketbook out of the proceeds of the tip which had gone wrong, and he hated Bob accordingly.

"He shall certainly be made to pay for his share in the transaction," replied Mr. Bristow. "Come here this afternoon after four. I may want to see you about the matter."

Lovett agreed to be on hand, and went away with no very charitable feelings in his heart for Bob.

Mr. Bristow soon afterward sent a message to his particular friend, John Spicer, the man who had been associated with him that night in his attack on Mr. Boyd on Seventh Avenue.

He requested Mr. Spicer to call at his office at four o'clock that afternoon, and that gentleman responded promptly at the hour mentioned.

The lawyer explained his grievance to Mr. Spicer, and then the two put their heads together with the view of getting back at Warren Boyd.

Subsequently Oscar Lovett was admitted to the conference.

He was valuable in a way, because he was acquainted with Mr. Boyd's office methods, and many of the details of his business.

Oscar told Mr. Bristow that twice a year—on the 30th

of June and 30th of December—Mr. Boyd had his big box of securities in the Washington Safe Deposit Company conveyed to his office, and that he and an assistant remained all the evening at the office engaged in the special occupation of detaching the interest coupons from the bonds that fall due on July 1 and January 1, respectively.

He said that the bonds were then left overnight in a big steel chest that was used as a depository for the books and papers that were crowded out of the main safe.

This information proved of considerable interest to the lawyer and his friend Spicer.

Both had been burning the financial candle at both ends, and were hard up for funds.

Mr. Bristow had made a good thing out of his D. & G. tip, but every cent had been lost between his gambling exploits on the outside and the fake tip which had come to him through Bob; and as plenty of money to support his extravagant excesses was absolutely necessary to the lawyer, he was becoming desperate enough to engage in any enterprise that promised the maximum of results with a minimum of personal risk.

Oscar Lovett was dismissed, so that they might talk over a scheme looking to a descent upon Mr. Boyd's office on the night of the coming 30th of June, with the view of rifling the steel chest of its most valuable contents.

This was a criminal enterprise, pure and simple, but so had been their attack upon the big operator on Seventh Avenue, though the latter had been unpremeditated.

In case of eventual discovery, or a strong suspicion attaching to him, Andrew Bristow relied upon his strong influence over his only sister, the wife of Mr. Boyd, to protect him from the consequences of his desperate act.

It was finally decided to embark in the enterprise, and John Spicer, who had a considerable acquaintance among the shady class of society, was intrusted with the job of securing the necessary implements and to be properly instructed in the art of opening strong boxes in the most approved and up-to-date fashion.

At a subsequent interview the lawyer had with Oscar Lovett, the boy produced a key to Mr. Boyd's outer office, which he had had made for himself, for reasons that he did not explain, and which Mr. Bristow did not inquire into.

The lawyer retained the key, and bribed Lovett to silence on the subject.

On the afternoon of June 30, Mr. Boyd, accompanied by Bob, went to the Washington Safe Deposit Company and brought to the office the big box of securities referred to by Oscar Lovett.

"I shall want you to stay downtown with me to-night, Bob," said the operator, "so you'd better telegraph your mother that you won't be home until midnight."

"All right, sir," replied the boy, who then went to the nearest telegraph office and sent the message.

Mr. Boyd took Bob to supper at the Astor House, and when they returned to the office they went upstairs and locked themselves in.

The bonds, of which there were a goodly number, were placed upon a small table in the waiting-room, and Mr. Boyd, with a sharp pair of scissors, began to detach the coupons, while Bob checked them off on a typewritten paper.

In this occupation several hours passed, and the occupants were wholly unaware that they were being watched from the counting-room by three pairs of sharp eyes.

Those eyes belonged to Bristow, John Spicer, and Oscar Lovett, who, having watched Mr. Boyd and his messenger boy leave the office for supper at six o'clock, had made their way to the second floor of the Barnum Building, let themselves into the reception-room of the operator, and then hidden themselves under a couple of desks until after Mr. Boyd and Bob had returned and got down to work.

Their intention was to remain in concealment until the operator and his assistant left the office, when they would start in to open the box and get away with its valuable contents.

There was one difficulty they would have to face, and that was to get out of the office building with their booty without being seen, or at least identified, by the night watchman.

Every hour this man went through the building and rang up a time clock on each floor, to show that he was attending to his business.

They had provided themselves with heavy beards as a disguise, and meant to make their exit when they had ascertained that the man was on an upper floor.

While watching Mr. Boyd and the boy at their work, it struck Spicer that it would simplify their work greatly if they could get possession of the securities before they were placed in the steel box for the night.

So he set his ready wits to work to think out some plan by which this might be accomplished.

He whispered the matter over with Mr. Bristow, but nothing feasible seemed to present itself to their minds.

It was at this point that Mr. Boyd cut the last coupon, which Bob added to its particular bunch and placed a rubber band around them.

"Does everything tally, Bob?" asked the operator.

"Yes, sir."

"Very well."

Mr. Boyd opened his private safe, placed the bunches of coupons in an inner receptacle, and locked it again.

"Now, Bob, put the securities in that chest," said the capitalist. "I'm going to wash my hands. Then we'll make a start for home."

"All right, sir," replied the boy, getting busy.

Mr. Boyd passed through the counting-room to the lavatory.

"Here's our chance," whispered Spicer. "We'll put our beards on and catch Boyd by surprise in the washroom. Then we'll come back, do up the boy, take the securities, and vamoose the ranch."

This hastily conceived plan was agreed upon, and they started to execute it.

"You stay here, Oscar," said Bristow. "If there is any noise in the washroom that attracts Howard's notice, why you can head him off if he attempts to investigate."

The lawyer and his friend Spicer then cautiously advanced upon the lavatory.

In a few moments Lovett heard a scuffle and a muffled cry.

Bob heard the sounds, too, and he stopped work to listen.

"I wonder what that was?" he asked himself. "I guess I'll go back and see."

He started for the counting-room.

Oscar saw him coming, and looked around for something to attack him with.

The only thing handy was an oblong book, called a blotter—not a very formidable weapon, but still one which would have considerable effect if brought down on a person's head with considerable force.

Oscar grabbed the book, and as Bob passed him he crept up behind him and struck him a heavy blow.

Bob fell to the floor, partly unconscious, and Lovett leaped upon him.

The young messenger, however, didn't move, and his assailant judged that he had knocked him out.

Just then the lawyer and John Spicer came back, after locking the door of the washroom, leaving the key, however, in the keyhole.

Oscar told them what he had done.

"Fetch him out into the light and let's look at him," said Spicer.

So Bob was carried into the reception-room.

"You knocked him silly with that book," said Mr. Bristow, after looking at the inert form of the young messenger. "He won't bother us."

The lawyer began pulling the packages of bonds out of the steel box and piling them up on the table.

"Get a paper, Lovett, and wrap them up," he said.

Oscar found a copy of a morning daily and made a bundle of the securities.

"Now let's be off," said the lawyer.

His associate gave Bob a slight push with his boot.

"What shall we do with him?" asked Spicer.

Bristow pointed to the steel chest.

While Oscar Lovett held the lid open the two men lifted the unconscious boy into the box.

Then the cover was slammed down upon him.

"Hold on!" said the lawyer. "He'll suffocate in there. We don't want to commit a murder. Put one of those small pamphlets under each end of the lid, so air can get to him."

This was done, and a half-inch opening was left all the way around.

"That's all right. Now, Oscar, go out and see where the watchman is."

Lovett returned in a couple of minutes to report that the man had just taken the elevator up.

"Good. While he's out of the way we'll leave. Adjust

your beards so they'll look natural. Lock the door and bring the key with you, Spicer."

Spicer obeyed, and in five minutes the rascally three were out on the sidewalk, making for the corner of Pearl street, Mr. Bristow carrying the package of securities under his arm.

CHAPTER XIII.

AFTER THE ROBBERY.

Bob Howard was dimly conscious of all that happened after he was carried into the waiting-room, but to save his life he couldn't lift a finger to alter the trend of events.

Without actually seeing the persons in the room he seemed instinctively to recognize Oscar Lovett and Lawyer Bristow by their voices, which came to his ears like the sounds of a dream.

He felt himself lifted into the steel chest, and heard the slam of the cover when Lovett let it fall.

He did not know that it was afterward raised to give him air.

A quarter of an hour elapsed before he began to recover sufficiently to move.

In another five minutes he placed his hand against the lid and mechanically shoved upward.

The cover yielded to his touch, and he rose in the chest, pushing the lid open.

Then he got out and looked around the room.

A pile of books that had been in the chest, and which Spicer had removed to make room for Bob, lay alongside of it.

Then the boy saw that the packages of bonds were missing.

"My gracious!" he exclaimed. "The office has been robbed!"

His thoughts reverted at once to the familiar voices he had heard in his semi-conscious state.

"Can it be that Mr. Bristow and Oscar Lovett are connected with this outrage?" he asked himself.

It seemed almost incredulous, and yet, judging from what he knew of both, they were open to a grave suspicion.

Who the third person was he had no idea.

"Where's Mr. Boyd?"

There wasn't a sound in the office to indicate that his employer was about.

Then he recollected the sounds that had started him toward the counting-room.

"By George!" he exclaimed. "I believe they attacked and overcame him when he went to the wash-room. I must investigate."

First he tried the door leading into the corridor, and found it locked.

The key which had been in the lock was missing.

"The rascals must have got out that way and taken the key with them, after locking the door."

He then started for the lavatory.

When he tried the door he found it locked, too, which was a suspicious circumstance.

He saw, however, that the key was in the lock.

He turned it and opened the door.

The gas was turned up, and on the floor lay Mr. Boyd, insensible.

Bob raised him into a sitting posture and proceeded to resuscitate him by dashing water in his face and chafing his temples.

In this way he succeeded in reviving his employer in about ten minutes.

"Is that you, Bob? Something hap— Oh, I remember! I was attacked by two men with heavy beards on their faces. One hit me a stunning blow over the ear, while the other had hold of me. What does it mean? How and when did they get into the office? And what have they done?"

"Let me assist you outside to the waiting-room," said Bob.

When Mr. Boyd sat down in the chair he had vacated to go to the wash-room, Bob told him what had happened to him.

"They have carried away all the bonds with them," he said. "I had packed most of them in the steel chest, when I heard a noise in the direction of the wash-room, and started to see what was the matter. As I was passing through the counting-room I was struck down by someone behind, and that put me out of business. I have a dim notion, though, that I recognized the voices of two of the three persons engaged in this outrage."

"Indeed! Who do you think they were?"

"I am sorry to say that one of them seemed to be Oscar Lovett and the other Andrew Bristow, the lawyer."

"Impossible!" gasped Mr. Boyd.

"Well, sir, I am not actually making a direct charge against them—I can't say anything positively, for I was in no shape to identify either with any degree of accuracy; but the impression is very strong in my mind, and I give it to you for what it is worth."

Mr. Boyd made no reply.

He sat silent and reflective in his chair.

To say the truth, he believed, upon calm reflection, that his brother-in-law was capable of working him an injury if he could; but that he would take such desperate chances as that of a night robbery in Wall Street rather staggered him.

"Are the bonds really gone?" he asked Bob, at length.

"Yes, sir," replied the young messenger, who had been looking for them in vain.

"And the typewritten list—is that gone, too?"

Bob looked for it on the table.

"No, sir. It is here."

"Very well. The bonds will do the thieves little good, though a great many of the securities are negotiable. You and I will have to make several duplicates of this list and take them to the offices of the big dailies for immediate

publication. That, I think, will head the rascals off and prevent them from turning any of the bonds into cash."

"Are you going to telephone this affair to the police?" asked Bob.

"I suppose I'll have to, or it will look funny when the story appears in the papers. But we must not try to identify these men, my lad. Mr. Bristow is my wife's brother. He is a rascal at heart, but she thinks the world of him. If he is really one of the guilty persons, I don't want to be the one to put the officers on his track. You will be silent as to your suspicions, for my sake, won't you, Bob?"

"Certainly, sir, if you wish me to."

"I do wish it."

Nothing further was said on the subject.

Bob and his employer busied themselves for half an hour duplicating the typewritten sheet, which the operator afterward returned to his desk.

He then went to the telephone, rang up the nearest station, and gave a guarded statement of the incident to the officer in charge of the desk, who said a detective would call around at once.

While waiting for the man, Mr. Boyd told Bob what he wanted him to say.

"By the way, Mr. Boyd, they carried off the key to the outer door."

"Then we'll have to get out by the entrance to my private office. You had better go down and notify the watchman about what has happened, and wait there until the detective appears, when you can show him the way to the office."

So Bob went downstairs and told his story to the astonished night watchman, who was not a little disturbed, as he saw it was likely there might be trouble ahead for himself.

When the detective arrived, he heard the stories told by Mr. Boyd and his messenger, and made an examination of the office for some clue to the burglars.

Apparently he found nothing that would enlighten him.

"You'd better go to the offices of the *Sun*, *World* and *Journal*, tell your story, and leave with each a list of the stolen securities. Then take a car to Times Square and notify the *Times*. After that go to the *Herald*. Then you can go home."

"Very well, sir," replied Bob.

He got his hat and overcoat and started up Wall Street.

It was one o'clock in the morning before he got through with the business, and then he took a subway train for his home in the upper part of the Bronx.

CHAPTER XIV.

THE RED POCKETBOOK.

The morning papers printed an account of the robbery of the bonds at Warren Boyd's office, and every broker in the Street was soon talking about it.

Probably fifty brokers and moneyed men called during the day to see the capitalist about the matter.

A list of the stolen bonds was forwarded to every exchange throughout the country, and the offices of the companies that had issued the different securities were also notified of the robbery, and furnished with a list of their particular bonds.

Under these circumstances there was little likelihood that the thieves would be able to realize on their plunder.

Mr. Bristow appeared at his office as usual, but Oscar Lovett and Spicer were inclined to keep shady until some days had passed.

The three had reason to feel disappointed with the outcome of the affair, for the money they had counted on making now seemed to be rather visionary.

In two or three days Wall Street seemed to have forgotten the episode, but several detectives were at work on the case, nevertheless.

On the Fourth of July, Bob and his friend Prince went on an excursion up the Hudson River.

The boat was crowded, and was bound for Newburgh, making a landing at West Point.

A great many of the passengers intended to get off at the latter place and go to the grounds of the Military Academy, and Bob and Fred were among the number.

Oscar Lovett was also on the boat, in company with John Spicer, but neither Howard nor Price saw him, though Oscar had seen them.

When Bob and Fred followed the crowd ashore at the West Point landing, Oscar and Spicer were not far behind them.

After spending an hour or more in the neighborhood of the summer camp of the embryo officers of Uncle Sam, Bob and Fred wandered off around the neighborhood.

Wherever they went, Oscar and Spicer followed them, though they kept well in the background to avoid recognition.

What their object was in shadowing the two boys they themselves best knew.

At length Bob and Fred came to the bluffs overlooking the river, not far from the water battery.

The view from this point is very beautiful, and quite a number of people were enjoying it at the time.

The two boys, however, did not remain long in that particular spot, but gradually edged away from the crowd until at last they appeared to be all alone by themselves on a lonesome stretch of the high land.

Below them the water laved upon the black rocks and flowed into narrow and ugly-looking fissures that nature had formed in haphazard fashion.

Near one of these fissures stood a tall, ungainly-looking tree, which seemed to be only half alive, for the lightning had, upon some forgotten occasion, blazed a white and ragged trail upon one side of it.

At the foot of this tree lay a long coil of rope.

"I wonder why that is lying there?" remarked Bob, as he looked at the line.

"Search me," replied Fred. "Somebody must have forgotten it."

Walking to the edge of the fissure, the boys looked down into the narrow crevice, which was punctured with rocks and stunted shrubbery that grew straight out from the ragged walls.

"I wouldn't like to fall in there," said Bob.

"I should say not," answered Fred. "You'd soon be a fit subject for an undertaker."

"Hello!" exclaimed Bob, suddenly. "What's that down there? Blessed if it doesn't look like a pocketbook. See it on that ledge?"

"I see it," replied Fred. "It is a pocketbook—a red one. Some woman accidentally dropped it down there, I'll bet. Well, it's likely to stay there. I wouldn't try to go after it if I knew there was a thousand-dollar bill inside of it."

"Neither would I unless I had a ro— By George! What's the matter with using that rope here to get it? There may be a small wad in it. If you want to add to your financial standing I'll help you. We'll tie one end of the rope around the tree, the other end you can secure around your waist, and you can lower yourself down there and pick it up as easy as falling off a log."

"You tell it well. What's the matter with doing it yourself?"

"Oh, I don't need the money. I'd rather see you get what's in it."

"You talk as if you were a capitalist," replied Fred, who had not the slightest idea that his companion was worth a hundred dollars, let alone half a million.

"How do you know but I am," laughed Bob.

"You are, in your mind. You're not within hailing distance of my little pile, and I ain't worth so much."

"Then you won't go after it?"

"No, sir. If I was sure there was \$50 in it, I might risk it with the rope; but there might not be fifty cents in it, and I should feel like kicking myself if I took the risk and trouble for practically nothing."

"Well, if you won't go I will. I'll just do it for a lark; but mind you, if there's anything worth while in that pocketbook, I'll give you the laugh when I come up."

"And I'll give you the laugh if there's nothing in it. How do you know but it's an old pocketbook that someone threw away?"

"I don't know. I'm going down anyway, for I feel curious to find out what is in it. I never like to have anything get away from me."

Bob picked up the rope, and saw it was quite lengthy.

Then he tied one end good and tight about the tree and tested it with a pull.

"That'll hold all right," he said, as he proceeded to tie the other end around his waist. "Now just watch me, Fred, and see how easy I go down."

He let himself down over the edge, and using the tautened rope to steady and sustain himself, he made his way down into the fissure, from projection to projection, until

at last he stepped upon the ledge where the pocketbook lay, when he stooped and picked it up.

He looked up and saw the grinning face of Fred Price forty feet above him, projected over the edge of the narrow chasm.

Bob waved the pocketbook at him triumphantly, and then, letting go of the rope, for the ledge was wide enough for him to stand on, he started to open the wallet.

There were a couple of dollar bills in the pocketbook, some loose silver, several newspaper clippings about financial matters, and the business card of a well-known politician.

On the back of this was written in pencil:

"Dear Cassie: I send you herewith the promised tip. Keep it mum and go your pile on it, for it's a sure winner. Buy S. & T. It's now ruling at 80. It will go above 95 inside of ten days. This is straight goods. Yours,

"J. C. D.

"7, 3, '03."

"Phew!" whistled Bob. "This wallet must have been dropped here not so very long ago, for 7, 3, '03 means July 3d, and that was yesterday. It looks as if I had fallen into a good thing. I must give Fred the benefit of this, too. He'll be tickled to——"

Flop!

Down came the end of the line from above, cut off by a knife.

Bob looked up in a startled way, and instead of Fred's laughing face he saw the countenance of Oscar Lovett, looking down at him with a sardonic grin.

CHAPTER XV.

A MILLIONAIRE MESSENGER BOY.

"Hello, Bob Howard, what are you doing down there?" he asked, with a wicked chuckle.

"Oh, that's you, is it, Oscar Lovett?" replied Bob. "I suppose you cut that rope to put me in a hole," he added angrily.

"I didn't put you in a hole. You did that yourself. I'm only leaving you there."

"What do you mean by such conduct? How do you suppose I'm going to get out of this place?"

"I give it up," grinned Lovett. "Ask me something easier."

"Where's my friend Price?"

"He's up here, though I wish he was keeping you company on that ledge."

"What made you play such a nasty trick on me?"

"Just to amuse myself and see how you'll enjoy roosting down there all by yourself. If you don't like it you can jump into the water and swim around the bluffs. As it's a hot day, that'll cool you off."

"You think you're pretty smart, Oscar Lovett, but I'll make you understand the meaning of the word when I meet you again."

"You will, I don't think. I've got it in for you for playing off a fake tip on Mr. Bristow and doing me out of the wad I was expecting to get. You'd better not go near him again, if you know when you're well off. He lost a big roll on that pointer, and what he wouldn't do to you isn't worth mentioning."

"What I won't do to you when I get out of this won't be worth mentioning, either," shouted back Bob, both angry and vexed at the state of affairs.

"A barking dog never bites," chuckled Oscar, picking up a small pebble and shying it down at Bob.

Bob made no reply.

He was in a pretty bad fix.

There was no safe way by which he could regain the top of the bluff.

Neither could he climb down, though the distance to the slimy rocks below was not far.

Apparently he was a fixture until somebody came to his relief.

He could not understand what had happened to Fred.

As a matter of fact, Price was lying on the ground, face down, with Spicer sitting on the small of his back.

Oscar Lovett squatted on the turf above and amused himself guying the boy he was down upon.

Occasionally he pelted Bob with handfuls of earth, just to see him dodge.

Bob thought the fun altogether too one-sided.

But he meant to even things up in the near future.

Then Oscar Lovett would laugh on the other side of his mouth.

At length Lovett tired of the amusement.

"The boat will be at the landing in three-quarters of an hour, so I guess I'll have to leave you. Maybe you'll be able to see her pass when she comes from Newburgh. I don't think you'll be a passenger down this afternoon. You might have to stay where you are all night. If you do, you have my sympathy. So long."

He disappeared from view, and Bob leaned against the rocks, pretty thoroughly disgusted, and perhaps a bit troubled as to the ultimate end of this adventure.

In a few minutes Fred's face reappeared above.

"Hello, Bob!" he shouted down.

"Well, you're a pretty fellow to let Lovett do me up in this fashion. What excuse have you to offer?"

Then Fred told him how Oscar and a man, whose name was Spicer, had taken him unawares and made a prisoner of him, while Lovett had cut the rope.

"Spicer held me down on the ground until just now, when they both started off together, chuckling at the scrape you were in. They think you won't get out in a hurry, but I'm going over to the camp to get another rope. I'm afraid we'll miss the boat, though."

"Then we'll take a West Shore train to the city and beat

the boat, anyway," said Bob, feeling his courage rise at the prospect of a speedy release from his unenviable situation.

Fred went off to try and find a rope to extricate his companion, while Bob tried to make himself as comfortable as he could on the narrow ledge.

Before Price returned, Bob caught sight of the excursion boat returning from Newburgh.

"Lovett may fancy he has the laugh on me this time, but he laughs best who laughs last," said Bob to himself.

At last Fred returned with one of the attaches of the Academy, who brought a long rope with him.

The line was made fast to the tree, and Bob was soon assisted out of the fissure and landed on the top of the bluff.

"Thanks," said Bob to the man. "I think I've had a narrow escape from an indefinite stay down in that hole. If my friend hadn't been on hand no one would have known that I was down in that place."

Then he explained to the attache that he had gone down after a pocketbook he saw lying on the ledge, which he exhibited, and that a boy with whom he was slightly acquainted, but who seemed to have a grudge against him, came up and cut the rope so that he couldn't get back.

"What's in the wallet?" asked Fred, eagerly.

"Nothing much," replied Bob. "About two dollars and a half in money and some newspaper clippings. There's the business card of a gentleman in it, however, and I'm going to send the pocketbook to him, as it seems apparent he is acquainted with its owner."

Bob handed the man a dollar bill to pay him for his trouble in coming over to the bluff, then he and Fred started for the West Shore station at the landing.

Inside of twenty minutes an accommodation train came along, and they boarded it, reaching the city an hour or more ahead of the excursion boat.

When Bob reached home he made a memorandum of the tip that the wallet contained.

Then he wrapped it up carefully and mailed it to the politician.

Next morning he looked up S. & T. in the market quotations and saw that it was ruling at 80, as the card stated.

When he went to lunch he left an order with the little bank on Nassau Street to buy twenty thousand shares as quickly as possible at the market rate.

Two days later the shares had advanced to 82, and Bob ordered another ten thousand bought for his account.

The stock continued to go up slowly for a week, and then it began to attract considerable notice.

At this point the papers published an account of the pass-

ing of a certain ordinance by the Board of Aldermen which favorably affected the interests of the traction line in question.

Instantly the shares jumped in a day to 96.

There was a big demand for them at that figure, and they advanced to 98, at which quotation Bob concluded he would sell out.

When he walked into the bank to give his order he met the cashier at the door of his den, and in the conversation that ensued Bob said he had come to dispose of his S. & T. shares.

"You ought to hold on a little longer," said the cashier. "They'll go to par, as sure as anything. You've got money enough at your back to risk it."

Bob, however, shook his head.

"I'm satisfied with a profit of seventeen dollars a share," he said. "That makes me worth over a million, and I won't be eighteen for a month yet."

"Well, you're a Wall Street marvel, young man," replied the cashier, admiringly.

"I certainly have got money to burn, as the saying is. I think I can afford to lay back on my oars for a while."

His profits on the deal, after all expenses had been deducted, were about six hundred and seventy-five thousand dollars, making him worth altogether nearly a million and a quarter.

How Mr. Boyd would have opened his eyes if he knew he had that extraordinary anomaly—a millionaire messenger boy.

CHAPTER XVI.

CONCLUSION.

Although Bob was worth one million two hundred thousand dollars in actual money, he did not think of resigning his humble position as messenger to the capitalist.

His salary had been advanced to ten dollars, and Mr. Boyd treated him with the greatest consideration.

He had made arrangements with the bank in Nassau Street to loan out on call a portion of his money, while the balance was distributed among several trust companies on special deposit.

As a result the boy was making a large income out of his capital.

He picked up a couple of valuable tips in his office during the next few months, but he made no attempt to use them, as he considered he was in honor bound not to do so.

It was along toward Thanksgiving that the newspapers began to report the formation of a clique to get control of the traction corporation of which Mr. Boyd was president and his friends the directors.

It was a scheme that required millions, but the opposition seemed to have all the money it needed.

The members of the syndicate had been quietly buying up the stocks for months, until Mr. Boyd woke up at last to the fact that the situation was critical.

He discovered, as the time drew near when the annual meeting would be held, that several persons whom he counted upon had gone over to the enemy, and that others were wavering on account of the large price they were offered for their holdings.

It was absolutely necessary for Mr. Boyd and those closely allied with him in the company that they should be able to hold the waverers in line or buy out their stock at the same figure, which was above the market, offered by the combination that was fighting to wrest the control of the traction roads away from them.

A large part of Mr. Boyd's money was invested in other corporations as well as the traction company's holdings, and so he could not bring all of his capital into the fight.

The same was also true of the other directors of the company.

Consequently Mr. Boyd and his friends had to borrow on such approved securities as they could produce in order to meet the unusual drain on their resources.

Bob Howard knew in a general way how things stood, for he kept track of the matter in the papers, and he heard a great deal that transpired right in the office.

He knew the day before the annual meeting that the question of the control of his boss's traction interests was still a matter of grave doubt.

He could easily see that Mr. Boyd was very much worried over the situation.

On the morning of the day in question several gentlemen called to see Mr. Boyd, and he showed them into the private office, where a conference of at least an hour was held.

When the gentlemen came out of the inner room he heard one of them say:

"Remember, Mr. Boyd, we can only give you until three o'clock to make up your mind. If we fail to receive a favorable answer from you we shall feel obliged to take up with the offer that Sage, Barlow & Cummings have made us."

Then they went away, and the capitalist retired to his room.

An hour later Bob heard his employer tell a friend he had sent for:

"I don't know what I shall do. These people refuse to stand by me, and have simply given me the option of taking their shares at five points above the market, which is the figure they have been offered by the brokers of the opposition. I have until three o'clock to take them up, but I don't see how I can do it, as I can't raise on such short notice within a million of the total sum, and they insist on spot cash. If Sage, Barlow & Cummings get this stock it will settle the fight in favor of the syndicate. They will be able to elect a majority of the board to-morrow, and I will have to step down and out."

"It is too bad, Boyd," replied his friend, sympathetically. "But I suppose you will make a strong effort among the banks friendly to you to help you out?"

"I am going the round now for that purpose, but, as I said, the time is so short that I am afraid I won't be able to meet the issue."

The gentleman took his leave and the operator returned to his room for his coat and hat.

Bob followed him in.

"I'd like to see you a moment, sir."

"Another time, Bob. I haven't a moment to spare now."

"Excuse me, sir, but I think you have, if you listen to me. I have heard a few words of conversation this morning which lead me to believe that if you could put your hand on a million dollars to-day it would enable you to win your fight for the control of the Northern Traction. Now, I can put you in the way of getting that million."

"You!" exclaimed Mr. Boyd, in the greatest amazement.

"Yes, sir. I can place a million in your hands in one hour from now."

Mr. Boyd looked at his messenger as if he thought he had suddenly gone crazy.

Then Bob started in to explain how he had actually made a million and a quarter out of the stock market since he came to work in his present position.

The capitalist was so interested in the recital that he stood beside his desk with his hat and coat on and forgot all about the serious matter he had in hand.

"Now," concluded Bob, "I have three hundred and fifty thousand dollars on deposit with the banking department of the Title Guarantee and Trust Company; I have two hundred and fifty thousand dollars with the Washington Trust Company; another two hundred and fifty thousand dollars with the Universal Trust Company; one hundred and fifty thousand dollars with the Manhattan Trust Company, while the balance of my money is being used by the Nassau Street bank to loan on call. As you see, there is a million in the four trust companies. We will go around

to each of them and I will turn the funds over to you. Then you will be able to swing enough money into line to save your traction interests. How does that strike you, sir?"

It struck Mr. Boyd as the most remarkable piece of news he had ever heard in his life, and he could hardly believe the evidence of his ears.

"I don't think you have any time to spare, Mr. Boyd," said Bob. "If you're ready to go with me to the four trust companies I'll make my words good."

"If what you say is really true, Bob, you will put me under extraordinary obligations to you; but I want to tell you right here that it will be impossible for me to furnish you with security for this loan until to-morrow, and even then I can't do much better than turn over to you the five thousand shares of Northern Traction for which I've got to give one million and fifty thousand dollars, although its market value is only one million and twenty-five thousand dollars."

"All right, sir; don't worry about that. You can transfer the five thousand shares to me when you get them in the morning, and I will give you a proxy so you can vote them in your own interest. I will hold them until you are ready to take them off my hands, or I'll buy them outright at the market price, if you are willing to lose the twenty-five thousand dollars these people are soaking you for."

Mr. Boyd got the million he wanted and bought the five thousand shares that turned the tide of the traction fight in his favor.

He paid 210 for them, though the highest market quotation was 205.

They became Bob's property absolutely on the following day at 200, Mr. Boyd refusing to accept the other twenty-five thousand dollars from him on the ground that the accommodation of loaning the million was worth that to him.

That afternoon Mr. Boyd and his associates were re-elected on the board of the Northern Traction, and he was also re-elected president for another year.

The new year was hardly a week old when Mr. Boyd was notified that a man named John Spicer had been arrested in San Francisco for trying to sell some of the securities that had been stolen from him on the night of June 30 of the previous year.

Extradition papers were secured and Mr. Spicer was brought back to New York.

When lodged in the Tombs he sent for Mr. Boyd.

The capitalist refused to visit him until a second note from the prisoner gave him to understand that if the matter was not compromised he would squeal on a certain party who was the principal in the case.

Mr. Boyd knew that Spicer referred to Andrew Bristow, and so he called upon him to see what he had to say.

Spicer said that all the missing bonds would be returned if the case was dropped.

Otherwise he would offer to turn State's evidence against the lawyer.

The capitalist took the matter under consideration and visited his brother-in-law at his office.

What passed between them was known only to themselves, but an arrangement was made by which the case was pigeon-holed and Spicer was let out on bail.

And Bob never learned the cause of the assault made upon Boyd by Bristow when the boy first made the broker's acquaintance.

Oscar Lovett escaped the promised vengeance of Bob Howard for the West Point affair, and soon after that incident he got another position in Wall Street.

Shortly after Spicer was let out of the Tombs, Oscar was arrested for abstracting a bond from the safe where he was employed, and he was put in the very cell vacated by Spicer.

He was convicted of the charge and sent to the Elmira Reformatory for three years, where he still is, with a few months to serve.

As for Bob, he cast his first vote at the last November election.

He now occupies a responsible position in Mr. Warren Boyd's office, and is that gentleman's most trusted employee.

He is also assistant secretary of the Northern Traction Company, the stock of which is now worth 290, or nearly half a million more than he gave for it.

It pays him a dividend every three months of 1½ per cent., and that is quite an item on one and a half millions.

Notwithstanding the fact he is going on his twenty-second year, he is still regarded as the shrewdest boy in Wall Street.

Although no one outside of his family and the big capitalist knows what he is actually worth, he himself is satisfied to know that he has MONEY TO BURN.

THE END.

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